



Hometown Bank

A Cooperative Bank

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| FACTS | WHAT DOES HOMETOWN BANK, A COOPERATIVE BANK ("HOMETOWN BANK") DO WITH YOUR PERSONAL INFORMATION? |
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| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
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| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
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| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hometown Bank chooses to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Does Hometown Bank Share? | Can you limit this sharing? |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------------|
| For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes -- to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | No |
| For our affiliates' everyday business purposes -- Information about your transaction and experiences | No | No |
| For our affiliates' everyday business purposes -- Information about your creditworthiness | No | No |
| For our affiliates to market to you | No | No |
| For our nonaffiliates to market to you | No | No |

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| Questions? | Call 508-987-1200 or go to www.hometowncoop.com |
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Who we are**Who is providing this notice?**

Hometown Bank, A Cooperative Bank ("Hometown Bank")

What we do**How does Hometown Bank protect my personal information?**

To Protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We will safe guard any information you share with us. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards to guard your nonpublic information.

How does Hometown Bank collect my personal information?

We Collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus and /or affiliates or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes -- information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

See below for more on your rights under state law

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies. Hometown Bank does not share information with our affiliates.

Nonaffiliated

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Hometown Bank does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Hometown Bank does not jointly market

Other important information

Hometown Bank has established standards and practices to ensure compliance with the provisions of M.G.L.c.93H relative to the safeguarding of personal information contained in both paper and electronic records for residents of the Commonwealth of Massachusetts.