

Privacy Policy

Rev. 08/2010		
FACTS	WHAT DOES KENNEBEC SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?	
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.	
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 • Account balances • Transaction history • Credit history • Account transactions • Mortgage rates and payments <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Kennebec Savings Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Kennebec Savings 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	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 207-622-5801 or go to www.kennebecsavings.com	
What we do		
How does Kennebec Savings 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.	
How does Kennebec Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Deposit money • Apply for a loan • Provide account information • Give us your contact information • Pay us by check <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	
Why can't I limit all sharing?	Federal law gives you the right to limit only	

	<ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Kennebec Savings Bank has no affiliates..</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Kennebec Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include Broker Dealers.</i>

Visits To Our Internet Site

When you visit us on the Internet, we may place a "cookie" on your browser that records the number of visits made to our various web pages; however personal information is not collected. The information we do collect is: IP address, operating system, browser, the site from which you entered our site, the activity you performed while visiting our site, and the site you will be entering upon leaving our site.

Kennebec Savings Bank makes every effort to safeguard all of the important data it touches, and we strongly recommend that you keep your personal computer's security up to date as much as possible. Upgrading your browser's security is a critical step to safeguarding the personal data that resides on your computer.

This Privacy Policy applies to products or services provided by Kennebec Savings Bank. We reserve the right to change this Privacy Policy, and any of the policies described above, at any time.

If you have any questions regarding our Privacy Policy please contact us at Kennebec Savings Bank, PO Box 50, Augusta, ME 04332 or call us at 207-622-5801.