



## Merrimack County Savings Bank Privacy Notice

Protecting your privacy is important to Merrimack County Savings Bank and our employees. We want you to understand how we gather, use and safeguard information about you to provide you with our products and services. This notice explains our practices for the gathering, sharing and security of information relating to our current and former customers.

Rev. January 2014

<b>FACTS:</b>	<b>WHAT DOES MEREDITH VILLAGE SAVINGS BANK (MVSB) AND MERRIMACK COUNTY SAVINGS BANK (THE MERRIMACK) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account transactions and transaction history and account balances</li> <li>• Credit history and payment history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 MVSB and The Merrimack chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Merrimack share this information?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	For MVSB call toll free at (800) 922-6872 during business hours For The Merrimack call toll free at (800)541-0006 or (603)225-2793
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Meredith Village Savings Bank and Merrimack County Savings Bank. These two financial institutions are affiliates for the purposes of this privacy policy. New Hampshire Mutual Bancorp is the holding company for MVSB and The Merrimack.
<b>What we do</b>	
<b>How does MVSB and The Merrimack protect my personal information?</b>	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. Employee access to your information is restricted to those who have a business reason to know such information.
<b>How does MVSB and The Merrimack collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• make deposits and withdrawals or make a wire transfer</li> <li>• show your driver's license or government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	

Companies related by common ownership or control. They can be financial and nonfinancial companies

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Meredith Village Savings Bank and</li> <li>• Merrimack County Savings Bank</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Meredith Village Savings Bank and Merrimack County Savings Bank do not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include credit card companies or financial service companies such as wealth management, securities broker-dealers and insurance agents.</li> </ul>

Member FDIC

Home :: © 2014 Merrimack County Savings Bank :: P.O. Box 2826 Concord, NH 03302-2826  
 (800) 541-0006 :: Telephone Banking: 1-888-224-MCSB (6272) :: NMLS#433938 :: Feedback :: Privacy Policy  
 Local phone numbers Concord 603-225-2793 Nashua 603-880-7000

