

# Customer Privacy Statement



## Merrimac Savings Bank

Personal Information  
Privacy Protection Notice

FACTS	WHAT DOES MERRIMAC 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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> <li>• Information in this notice will also apply to former customers.</li> </ul>
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 Merrimac Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Merrimac Savings Bank Share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> 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	NO	NO
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	Yes, if we shared
<b>For our affiliates to market to you-</b>	NO	Yes, if we shared
<b>For nonaffiliates to market to you-</b>	NO	Yes, if we shared

**Banking on your**

- Log In
- Sign Up
- Protect Yourself
- Help
- 24x7 Telephone Banking


**Access My Accounts**

User ID

[Sign Up](#)  
[See Our Demo](#)

<b>Questions?</b>	Call our main office at 978-346-8661 or go to <a href="http://www.merrimacbank.com/">http://www.merrimacbank.com/</a>
<b>Who we are</b>	
<b>Who is providing this notice?</b>	Merrimac Savings Bank
<b>What we do</b>	
<b>How does Merrimac Savings Bank 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. We educate our employees about the importance of confidentiality and customer privacy, and access to your information is limited to those employees needing it to provide you with products and services.
<b>How does Merrimac Savings Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Merrimac Savings Bank currently has no affiliates.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Merrimac Savings Bank will not share information with non-affiliates.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Merrimac Savings Bank will not disclose any nonpublic personal information about you except in certain circumstances as permitted by law, such as third party vendors that assist us in servicing your accounts, to government entities in response to subpoenas, and to credit bureaus.

 MEMBER FDIC MEMBER DIF	<b>Online Banking</b> <a href="#">Sign Up</a> <a href="#">Help</a>	<b>Products</b> <a href="#">Checking</a> <a href="#">Savings</a> <a href="#">Consumer Loans</a> <a href="#">Mortgages</a> <a href="#">Business Loans</a>	<b>Rates</b> <a href="#">Deposits</a> <a href="#">Loans</a> <a href="#">Fee Schedule</a>	<b>Help</b> <a href="#">Links</a> <a href="#">Contact Us</a> <a href="#">Phone Directory</a> <a href="#">Do Not Call</a>	<b>Locations</b> <a href="#">Merrimac, MA</a> <a href="#">Newton, NH</a> <a href="#">Hours</a>	<b>About Us</b> <a href="#">History</a> <a href="#">Our Mission</a> <a href="#">Staff</a> <a href="#">Privacy Policy</a>
	<p>© 2013 Merrimac Savings Bank. All rights reserved. Merrimac Savings Bank is a community bank serving the communities in the Lower Merrimack Valley in Massachusetts and New Hampshire. Including West Newbury, Merrimac and Newton, NH as well as Haverhill, Amesbury, Groveland, Salisbury, Kingston, East</p>					