1886 Z

PRIVACY NOTICE

WHAT DOES MT. WASHINGTON SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

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.

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

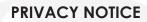
- Social security number and income
- Account balances and payment history
- · Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

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 Mt. Washington Savings Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION Can you limit Does share? this sharing? For our everyday purposes: YFS NO Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. For our marketing purposes: YFS NO To offer our products and services to you NO NO For joint marketing with other financial companies For our affiliates' everyday business purposes YES NO For nonaffiliates to market to you NO NO

Rev 05/2013 Page 1





Who is providing this notice?	MT WASHINGTON SAVINGS BANK
 How does Mt. Washington 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 secure files and buildings.
 How does Mt. Washington Savings Bank collect my personal information? 	 We collect your personal information, for example, when you: Open an account or setup online access Pay your bills, pay your loan, or apply for a loan Guarantee a loan Use your debit card We also collect your personal information from others,
Why can't I limit all sharing?	such as credit bureaus. Federal law gives you the right to limit only
	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
DEFINITIONS	
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies Mt. Washington Savings Bank does not have any affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies
	 Nonaffiliates we share with can include financial service providers such as data processors, credit bureaus and auditing firms
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you
	 Mt. Washington Savings Bank does not have any formal marketing agreements
OTHER IMPORTANT INFORMATION	If you have any questions about this notice, please contact one of our account representatives at 513.231.7871.