FACTS	WHAT DOES NORTH EASTON SAVINGS BAN INFORMATION?	NK DO WITH YOUR PERSONA	L Rev. 12/2010		
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?	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 Transaction or loss history  When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.				
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 North Easton Savings Bank chooses to share; and whether you can limit this sharing.				
Reasons	we can share your personal information	Does North Easton 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		Yes	No		
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		

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**Questions?** 

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What we do			
How does North Easton 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.  The bank is continually enhancing Technology and Security Systems. An Information Security Program has been designed to ensure the security and confidentiality of customer information; protect against any anticipated threats to the security or integrity of such information; and protect against unauthorized access to or use of customer information.	
How does North Easton Savings Bank collect my personal information?  Why can't I limit all sharing?		We collect your personal information, for example, when you  Open an account or Apply for a loan Pay your bills or Use your credit or debit card Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  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 State laws and individual companies may give you additional rights to limit sharing.	
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  - North Easton Savings Bank does not share with our affiliates.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  - North Easton Savings Bank does not share with nonaffiliates so they can market to you.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  - Our joint marketing partner(s) include service providers that perform marketing services on our behalf or to other financial institutions with whom we have a joint marketing agreement. These nonaffiliated third parties are prohibited from using your information for any other purpose.		



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