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Facts

WHAT DOES NORTHWAY DO WITH YOUR PERSONAL INFORMATION?

12/2012

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 retirement assets
- Account balances and investment experience
- Risk tolerance and employment information

When you are *no longer* 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 Northway Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information
Does Northway 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

Who we are
Who is providing this notice?

Northway Bank

What we do
How does Northway 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.

How does Northway Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your income information
- Apply for financing or provide employment information
- Tell us about your retirement or investment earnings

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

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 non-affiliates to market to you

Definitions
Affiliates

Companies related by common ownership or control. They can be

financial and nonfinancial companies.

- *Northway Bank does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Northway 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 partners include credit card, securities brokerage, investment advisory, and insurance products and services companies.*



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