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Rev 8/12

Right to Financial Privacy Policy

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Internet Banking!**



**We're a Bank Built
for Small Businesses**

Jeff Sattler, President



For Commercial
Loan Information
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Mass State Treasurer
Steven Grossman's
**Small Business
Banking Partnership
Loans Info Here**

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To subscribe to our email notifications, please enter the following information:

Email Address:

First Name:

Last Name:

FACTS	WHAT DOES NUVO BANK AND TRUST COMPANY 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?	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"> • Social Security number and income • Account balances and transaction history • credit history and credit scores 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 NUVO Bank and Trust Company chooses to share; and whether you can limit this sharing.																					
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Does NUVO Bank and Trust Company Share?</th> <th>Can You Limit This Sharing?</th> </tr> </thead> <tbody> <tr> <td>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.</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes—to offer our products and services to you.</td> <td>No</td> <td>We Don't Share</td> </tr> <tr> <td>For joint marketing with other financial companies.</td> <td>No</td> <td>We Don't Share</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your transactions and experiences.</td> <td>No</td> <td>We Don't Share</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your creditworthiness.</td> <td>No</td> <td>We Don't Share</td> </tr> <tr> <td>For nonaffiliates to market to you.</td> <td>No</td> <td>We Don't Share</td> </tr> </tbody> </table>		Reasons we can share your personal information	Does NUVO Bank and Trust Company 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.	No	We Don't Share	For joint marketing with other financial companies.	No	We Don't Share	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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<p>What we do</p> <p>How does NUVO Bank and Trust Company protect my personal information?</p> <p>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.</p> <p>We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.</p>																						

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<p>How does NUVO Bank and Trust Company collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or open an account. • Use your debit card or pay your bills. • Give us your income information. <p>We also collect your personal information from other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • NUVO Bank and Trust Company has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • NUVO Bank and Trust Company does not share with nonaffiliates so they can market to you.
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Nuvo Bank and Trust Company does not jointly market.

