



Personal

Business

Privacy Policy | Patriot Community Bank

237 Lexington St. Woburn, MA 01801 | 781-935-3318

Rev March 4, 2014

Call Us:

781-935-3318

Fax Us:

781-935-2684

Our Location

237 Lexington Street
Woburn, MA 01801

Hours

Mon, Tues, Wed, Fri: 8AM - 5PM

Thurs: 8AM - 7PM

Sat: 8:30AM - 12PM

FACTS	WHAT DOES PATRIOT COMMUNITY 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"> n Social Security number and income n account balances and payment history n credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 PATRIOT COMMUNITY BANK chooses to share; and whether you can limit this sharing.
Reasons we can share your personal information	Does Patriot Community 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	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 our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE
Questions?	Call (781) 935-3318 or go to www.patriotcb.com	

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Who we are	
Who is providing this notice?	PATRIOT COMMUNITY BANK
What we do	
How does PATRIOT COMMUNITY 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 PATRIOT COMMUNITY BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> n [open an account] or [deposit money] n [pay your bills] or [apply for a loan] n [use your credit or debit card] <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.

n PATRIOT COMMUNITY BANK has no affiliates.

Nonaffiliates

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

n PATRIOT COMMUNITY 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.

n PATRIOT COMMUNITY BANK *doesn't jointly market.*

Other important information

State Law – If you give us written permission to share your information about electronic funds transfers, such permission will expire after 45 days.

· For Massachusetts customers. We will not share personal information from deposit relationships with non-affiliates, either for them to market to you or for joint marketing without your authorization.

Our Bank

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Banking

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NMLS ID# 561545

