

Privacy/Security



Privacy Policy/Disclaimer/Security

Heartbleed Security Update - PeoplesBank's website, online banking and bill pay have no vulnerability to the recently reported Open SSL issue. [FAQ: Heartbleed Bug](#)

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Privacy policy overview

Rev. January 2011

FACTS WHAT DOES PEOPLESBANK 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

- Social Security number
- Transaction or loss history
- Account balances
- Credit history
- Payment history
- Account transactions

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 PeoplesBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PeoplesBank 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
Questions?	Call 413.538.9500 or go to bankatpeoples.com	

What We Do

How does PeoplesBank 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does PeoplesBank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Provide account information
- Apply for a loan
- Give us your contact information
- Provide employment information

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *PeoplesBank has no affiliates.*

Nonaffiliates

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

- *PeoplesBank 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.

- PeoplesBank doesn't jointly market.

Other Important Information

For Massachusetts Customers.

We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Disclaimer

Access to or use of the PeoplesBank website constitutes consent to the following terms:

Interest rates, terms and other information are subject to change without notice. Full disclosure of product terms and conditions is provided upon request before opening an account by calling 413.538.9500. PeoplesBank makes no expressed or implied warranty regarding the information or data presented on this web site. PeoplesBank hereby expressly disclaims all legal liability and responsibility to persons or entities who use or access this site and its content, based on their reliance on any information or data that is available through this web site.

Security - Protect yourself from scams

Scammers use several different methods to try and lure you into giving them the personal financial information they require, to commit fraud and theft. These methods include seemingly "official" email messages, phone calls, and even text messages from your banking (as well as credit card) institutions, stating problems with your account in various ways, to create a sense of legitimacy and urgency for action.

Phishing: the criminally fraudulent process of attempting to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity in an electronic communication, which is typically email.

Vishing: the criminal practice of using social engineering over the telephone system, most often using features facilitated by Voice over IP (VoIP), to gain access to private personal and financial information from the public for the purpose of financial reward.

Smishing: a form of criminal activity using social engineering techniques similar to phishing. The name is derived from "SMS phishing". SMS (Short Message Service) is the technology used for text messages on cell phones.

Texting (SMS) is the technology used for text messages on cell phones.

PeoplesBank will never ask for any sensitive information from their customers in these ways, and we urge you to be suspicious of any e-mail, text message, or caller, asking you to "verify account information." If you ever have any doubts as to the validity of these communications, please keep the following points in mind:

- Never give out your personal financial information in response to an unsolicited phone call, text, fax or email, no matter how official it may seem.
- Do not respond to email that may warn of dire consequences unless you validate your information immediately. Contact PeoplesBank to confirm the email's validity using a telephone number or Web address you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies to [PeoplesBank](#) immediately.
- When submitting financial information online, look for the padlock or key icon at the bottom of your Internet browser. Also, many secure Internet addresses, though not all, use "https" to signify that your information is secure during transmission.
- Report suspicious activity to the [Internet Crime Complaint Center](#), a partnership between the FBI and the National White Collar Crime Center.
- If you have responded to a phone call, text, fax or email, [contact us](#) immediately so we can protect your account and your identity.

For more information, visit the American Banker's Association's website at [ABA.com](#)

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