

FACTS

WHAT DOES SALEM FIVE CENTS SAVINGS BANK (“SALEM FIVE”) 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">■ Social Security number and income■ Account balances and transaction history■ Payment 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 Salem Five chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Salem Five 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	YES	NO
For our affiliates’ everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	WE DON'T SHARE

To limit our sharing	<ul style="list-style-type: none">■ Call toll free 1-800-850-5000—our menu will prompt you through your choice(s), or■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-800-850-5000 or go to www.salemfive.com
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Mail-in Form

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Mail to:

Salem Five Bank

Att: Customer Service

210 Essex Street

Salem, MA 01970

Who we are

Who is providing this notice?	Salem Five Cents Savings Bank (“Salem Five”), including its affiliates as listed below
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What we do

How does Salem Five protect my personal information?	<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 maintain physical, electronic, and procedural safeguards to guard personal information. We restrict access to those who have a business reason. We educate our employees on the importance of confidentiality.</p>
How does Salem Five collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">■ open an account or make deposits or withdrawals from your account■ apply for a loan or apply for insurance■ seek advice about your investments <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">■ 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 <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>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>In that case, your choice will apply to everyone on your account – unless you tell us otherwise.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Our affiliates include Stoneham Savings Bank and companies with the “Salem Five” name including but not limited to, financial companies such as Salem Five Mortgage Company, LLC, Salem Five Insurance Services, LLC and Salem Five Investment Services, LLC.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Salem Five does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>Our joint marketing partners include the credit card company that provides our jointly branded card.</i>

Other important information

Vermont residents: We will automatically limit the disclosure of your confidential information within and outside of Salem Five in accordance with Vermont law.
