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Privacy Policy

The following statement discloses our information gathering and dissemination practices for this website. The information we receive depends upon your actions when visiting this website.

When you visit our website, we collect the following information:

- The (IP) address, which we use for the purpose of counting the volume of requests we receive; and
- Information that you knowingly and voluntarily provide when you fill in your name, address, and any other information on the Contact form, other forms, or when you e-mail us.

When you voluntarily choose to send us information by accessing our website, you consent to our use of the information as stated in this notice. The information you voluntarily supply to us is used by us first and foremost to process your request or inquiry. The information may also be used by us to develop, refine, and provide products, services, and opportunities that help us meet the financial needs of our customers.

Helpful Information

- [Customer Service](#)
- [Ask Us A Question](#)
- [FDIC Insurance](#)
- [DIF Insurance](#)

FACTS	WHAT DOES SPENCER SAVINGS 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?	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 • Income • Account balances • Payment history • Transaction history • Credit history <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 Spencer Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spencer Savings 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	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 toll-free 800-547-2885 or go to www.spencersavingsbank.com
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What We Do	
How does Spencer Savings 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. 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 Spencer Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan • Provide employment information • Give us your contact information • Make a wire transfer 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 <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 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. <ul style="list-style-type: none"> • <i>Spencer Savings Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Spencer Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Spencer Savings Bank doesn't jointly market.</i>

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.	

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Commercial Checking
Commercial Savings

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Investment Specialist

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Automatic Loan Payments
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Member FDIC
Member DIF

