

## Privacy Policy

### FACTS

#### WHAT DOES WALDEN 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. The information can include:

- o Social Security number and account balances
- o credit history and transaction or loss history
- o payment history and wire transfer instructions

#### 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 Walden Savings Bank chooses to share; and whether you can limit sharing.

Reasons we can share personal information	Does Walden Savings Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	<i>We don't share</i>
<b>For joint marketing with other companies</b> –	No	<i>We don't share</i>
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	No	<i>We don't share</i>
<b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness	No	<i>We don't share</i>
<b>For non-affiliates to market to you</b> –	No	<i>We don't share</i>

<b>How does Walden Savings Bank protect my personal information?</b>	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.
<b>How does Walden Savings Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>o Open an account or Apply for a loan</li> <li>o Pay your bills on line or Use your debit card</li> <li>o We also collect your personal information from others, such as credit bureaus</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>o sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>o affiliates from using your information to market to you</li> <li>o sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

#### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>o <b>Walden Savings Bank does not have affiliates</b></li> </ul>
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>o <b>The Bank does not share with non-affiliates so they can market to you.</b></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you

products or services to you.

- **The Bank does not engage in joint marketing**

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