



Privacy Policy

Rev. 12/2010

What does Winter Hill Bank do with your personal information?

FACTS	WHAT DOES WINTER HILL 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"> Social Security number Income Account balances Payment history Credit history Credit scores <p>For former customers we will continue to adhere to the same privacy policies and practices 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 Winter Hill Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Winter Hill 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share

ONLINE BANKING

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 User ID


First-time Users:

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QUICK CLICK RESOURCES

View our lending rates:

 Residential


Apply Online for a Mortgage:

 Residential


View our savings rates:

 All Savings Rates


Find a SUM ATM near you:

 SUM Network


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 800-444-4300 or go to http://www.winterhillbank.com	

What We Do

How does Winter Hill Bank 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 limit access to your personal information to those employees for whom access is appropriate.</p>
How does Winter Hill Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your 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"> • 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 <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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Winter Hill Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Winter Hill Bank does not share with nonaffiliates so they can market to you.</i>
	<p>A formal agreement between nonaffiliated financial companies that together market financial</p>

Joint Marketing


products or services to you.

- *Our joint marketing partners include Insurance Companies*

Other Important Information

The security measures that we have in place also comply with the Massachusetts Data protection Law which is designed to safeguard the personal information of Massachusetts residents.

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