

FACTS

WHAT DOES MACHIAS 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:

- Social Security number and account balances
- overdraft history and payment history
- credit history and credit scores

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 Machias Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share you personal information	Does Machias 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	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	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions? Call Toll-Free 1-866-416-9302 or go to www.machiassavings.com

What we do	
How does Machias 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 restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.
How does Machias Savings 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 or apply for a loan • make deposits or withdrawals from your account • give us your contact information or show your driver's license <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.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial.</p> <ul style="list-style-type: none"> • Our affiliates include companies such as Machias Bancorp MHC, Machias Bancorp Inc., and M & M Consulting LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial.</p> <ul style="list-style-type: none"> • <i>Machias Savings Bank does not share with nonaffiliates 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 providers include our credit card provider and merchant services company</i>

Other Important Information

<p>For Vermont Customers.</p> <ul style="list-style-type: none"> • We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. • Additional information concerning our privacy policies can be found at www.machiassavings.com or call 1-866-416-9302.
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