

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? 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 income
- Account balances and transaction history
- Payment history and credit scores

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 nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing

- Call toll free **1-800-850-5000**—our menu will prompt you through your choice(s), or
- Mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 1-800-850-5000 or go to www.salemfive.com

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
 Attn: Contact Center
 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.
What we do	
How does Salem Five 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 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.
How does Salem Five collect my personal information?	We collect your personal information, for example, when you <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 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.
What happens when I limit sharing for an account I hold jointly with someone else?	In that case, your choice will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with the “Salem Five” name including but not limited to, financial companies such as Salem Five Mortgage Company, LLC, Salem Five Insurance Holdings, LLC, Salem Five Insurance Services, LLC, Salem Five Otis Brown Insurance, LLC, and Salem Five Investment Services, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Salem Five 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>Our joint marketing partners include a credit card company that provides our jointly branded card, companies that provide insurance, companies that provide employee benefits, a company that provides identity theft protection services, and companies that offer education loans.</i>
Other important information	
<p>Do Not Call Policy: The Privacy Policy constitutes Salem Five’s Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Salem Five does not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Consumers who ask not to receive telephone solicitations from Salem Five will be placed on Salem Five’s Do Not Call list and will not be called in any future campaigns, including those of Salem Five’s affiliates. If you communicate with us by telephone, we may monitor or record the call.</p> <p>NV Residents: Salem Five is providing you with this notice under state law. You may be placed on Salem Five’s Do Not Call List by following the directions in the <i>“to limit our sharing section”</i>. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702-486-3132; E-mail BCPINFO@ag.state.nv.us.</p> <p>VT residents: We will automatically limit the disclosure of your confidential information within and outside of Salem Five in accordance with Vermont law.</p> <p>CA residents: We will automatically limit the disclosure of your confidential information within and outside of Salem Five in accordance with California law. Our joint marketing partners include the Citation Insurance Company, Elan Financial Services, Ipswich Bay Advisors, Inc., InfoArmor, Inc., Insight Insurance Agency LLC, MAPFRE/Commerce Insurance, Sallie Mae Bank, and Sallie Mae, Inc.</p>	