



PRIVACY POLICY

FACTS

WHAT DOES EAST BOSTON SAVINGS BANK (EBSB) 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 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 that East Boston Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EBSB 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 affiliates' everyday business purposes- information about your transactions and experiences	NO	NO
For our affiliates everyday business purposes- information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call 1-800-657-EBSB (3272) or go to ebsb.com

Who we are

Who is providing this notice?	East Boston Savings Bank (EBSB)
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What we do

How does EBSB 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 will safeguard any information you share with us. In addition, we will limit the collection and use of nonpublic personal information to the minimum required to provide you with superior products or services. We restrict access to your personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state standards to guard your nonpublic personal information.</p>
How does EBSB 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 deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus.</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 companies.</p> <ul style="list-style-type: none"> ▪ EBSB has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ EBSB does not share with nonaffiliates so they can market to you.
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"> ▪ EBSB joint marketing partners include a credit card company that provides our jointly branded card.

Other important information

East Boston Savings Bank has established standards and practices to ensure compliance with the provisions of M.G.L. c. 93H relative to the safeguarding of personal information contained in both paper and electronic records for the residents of the Commonwealth of Massachusetts.