

# FACTS

## WHAT DOES STONEHAM 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 income
- payment history and account balances
- credit scores and credit history

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

Reasons we can share your personal information	Does Stoneham 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	Yes
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	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

**To limit our sharing**

- Call 781-438-9400
- 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 781-438-9400



**Mail-in Form**

Mark any/all you want to limit:

Do not allow the Bank to market to me for any products or services.

Do not allow your affiliates to use my personal information to market to me.

<b>Name</b>		<b>Mail to:</b> Stoneham Savings Bank 359 Main Street Stoneham, MA, 02180
<b>Address</b>		
<b>City, State, Zip</b>		
<b>[Account #]</b>		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Stoneham Savings, a division of Salem Five Bancorp.
<b>What we do</b>	
<b>How does Stoneham 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 Stoneham Savings Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan or open an account</li> <li>• use your credit or debit card or pay your bills</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Stoneham Savings Bank does not share with nonaffiliates so they can market to you unless there is a joint marketing agreement, as described below</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Stoneham Savings Bank's joint marketing partners include Infinex and its authorized financial affiliates</li> </ul>



**STONEHAM  
SAVINGS**

A division of Salem Five Bancorp