

FACTS	WHAT DOES BAY STATE 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?	<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"> <li>Social Security number and income</li> <li>Account balances and transaction history</li> <li>Payment history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as 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 Bay State Savings Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Bay State Savings share?	Can you limit this sharing?
<b><i>For our everyday business purposes—</i></b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
<b><i>For our marketing purposes—</i></b> To offer our products and services to you	YES	NO
<b><i>For joint marketing with other financial companies--</i></b>	NO	We don't share
<b><i>For our affiliates everyday business purposes—</i></b> Information about your transactions and experiences	NO	We don't share
<b><i>For our affiliates everyday business purposes—</i></b> Information about your credit worthiness	NO	We don't share
<b><i>For our affiliates to market to you</i></b>	NO	We don't share
<b><i>For nonaffiliates to market to you</i></b>	NO	We don't share

Questions?	Call 1-800-244-8161 or visit <a href="http://www.baystatesavingsbank.com">www.baystatesavingsbank.com</a>
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Who we are	
Who is providing this notice?	Bay State Savings Bank

What we do	
How does Bay State Savings 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 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.</p>
How does Bay State Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• apply for a loan or apply for insurance</li> <li>• seek advice about your investments</li> </ul> <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"> <li>• sharing with affiliates for 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>

Definitions	
Affiliates	Bay State Savings does not share with our affiliates
Nonaffiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>○ <i>Bay State Savings Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint Marketing	Bay State Savings Bank doesn't jointly market.