

# PRIVACY POLICY

Rev. 5/2016

## FACTS

### What does Randolph 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
- Name and address
- Account balances, payment history and transaction 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 Randolph Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Randolph Savings Bank Share?	Can you limit this sharing?
<b>For our "everyday business purposes"</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>For our marketing purposes</b> – To offer our products and services to you.	YES	NO
<b>For joint marketing with other financial companies.</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences.	NO	We do not share.
<b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness.	NO	We do not share.
<b>For our affiliates to market to you.</b>	NO	We do not share.
<b>For nonaffiliates to market to you.</b>	NO	We do not share.

## Who we are

**Who is providing this notice?**

Randolph Savings Bank

## What we do

**How does Randolph 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 lines and buildings. We restrict access to nonpublic personal information about you to our employees who need to know that information to maintain your accounts or otherwise meet your needs.

**How does Randolph Savings Bank collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or apply for a loan, or give us your income information
- Make deposits or withdrawals from your account(s)
- Use your Debit or ATM card, or pay bills online
- We also collect your personal information from others, such as credit bureaus or other companies

**Why can't I limit all sharing?**

Federal law gives you the right to limit only:

- Sharing for affiliates everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and non financial companies. Randolph Savings Bank does not share with our affiliates.

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include direct marketing companies and mortgage providers.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include companies such as credit card companies.

**Questions?**

Call 877-963-2100 or visit [www.randolphsavings.com](http://www.randolphsavings.com).