

FACTS**WHAT DOES MILTON SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?**

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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 Payment history
- Account balances and Account transactions
- Overdraft history and Wire transfer instructions

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 MILTON SAVINGS BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does MILTON 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

No

For joint marketing with other financial companies

No

We don't share

For our affiliates' everyday business purposes--

information about your transactions and experiences

No

We don't share

For our affiliates' everyday business purposes--

information about your creditworthiness

No

We don't share

For nonaffiliates to market to you

No

We don't share

Questions?

Call 570-742-8541 or go to www.miltonsavingsbank.com

What we do**How does MILTON 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 files and buildings. We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to safeguard your nonpublic personal information.

How does MILTON SAVINGS BANK collect my personal information?

We collect your personal information, for example, when you

- Make a wire transfer or Open an account
- Provide account information or Apply for a loan
- Make deposits or withdrawals from your account

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

- 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.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.
- *MILTON SAVINGS BANK has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- *MILTON SAVINGS BANK does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- *MILTON SAVINGS BANK doesn't jointly market.*