



BANK OF NEW ENGLAND

REV. 2/21/2018

FACTS

WHAT DOES BANK OF NEW ENGLAND 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 depends on the product or service you have with us. This information can include:

- Social Security Number
- Account Balances
- Transaction History
- Overdraft History
- Account Transactions
- Checking Account Information

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 their 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 Bank of New England chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of New England 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	No	We don't share
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 603.894.5700 or go to www.bankofnewengland.com

Page 2

What we do

How does Bank of New England 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. Employee access to customer information is limited to those employees who need to know that information to provide products and services to you.
How does Bank of New England collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open and account • apply for a loan • make deposits or withdrawals from your account • give us your contact information • show your driver's license <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"> • 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. <p>See below for more on your rights under state law.</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"> • Bank of New England does NOT share with 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"> • Bank of New England does NOT share with nonaffiliates so they can not 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"> • Bank of New England does NOT jointly market

Other important information

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market you or for joint marketing - without your authorization.