



## WHAT DOES MIDDLESEX SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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</li> <li>■ Purchase history, transaction history, and account balances</li> <li>■ Credit and payment history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Middlesex Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Middlesex 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>NO</b>	<b>NO</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>NO</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>NO</b>

<b>Questions?</b>	Call 1-877-463-6287 or go to <a href="http://www.middlesexbank.com">www.middlesexbank.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Middlesex Savings Bank (“Middlesex”)
<b>What we do</b>	
<b>How does Middlesex protect my personal information?</b>	<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 are committed to the security of your information. We will only collect the minimum necessary to administer our business and to provide valuable products, services, and other opportunities to you. Access to customer information is strictly limited to employees with a business reason to know such information. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulatory standards to safeguard your information.</p>
<b>How does Middlesex collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or make a deposit</li> <li>■ Cash a check or apply for a loan</li> <li>■ Pay your bills or use your debit card</li> </ul> <p>We may also collect your personal information from others, such as credit bureaus.</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>Definitions</b>	
<b>Affiliates</b>	We currently have no affiliates under common control with us.
<b>Nonaffiliates</b>	We may share your information with nonaffiliates including government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, credit card companies, companies providing servicing, processing, accounting, or other similar functions, marketing companies, and other financial institutions.
<b>Joint marketing</b>	Our joint marketing partners may include insurance companies, banks, credit card companies, financial institutions, and community non-profit organizations.