

## FACTS

### What does Claremont 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</li> <li>• Checking Account Information</li> <li>• Account Balances</li> <li>• Transaction History</li> <li>• Payment History</li> <li>• Overdraft History</li> </ul> <p>When you are <i>no longer</i> 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 Claremont Savings Bank chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Claremont Savings Bank share your personal information?	Can you limit the sharing?
For our everyday business purposes: Such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations or reporting 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 non-affiliates to market to you	No	We don't share.

## Who We Are

Who is providing this notice?	Claremont Savings Bank
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## What We Do

How does Claremont 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.
How does Claremont 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</li> <li>• Make deposits or withdrawals</li> <li>• Pay your bills</li> <li>• Apply for a loan</li> <li>• Provide Account Information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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 for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Claremont Savings Bank does not share with its affiliates</li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Claremont Savings Bank does not share with non-affiliates so they can market to you</li> </ul>
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"> <li>• Claremont Savings Bank does not jointly market</li> </ul>

## Other Important Information

<p>The State of Vermont's privacy legislation differs from the federal consumer law in a number of respects. The federal version allows consumers to opt out of any sharing of information beyond the exceptions allowed. The Vermont version is the opposite in that consumers have to opt in if they want information shared. Since we do not share information beyond the exceptions allowed, there is no need for you to notify us in regards to opting in or out. Whenever the state law is more restrictive, we will abide by the more restrictive requirements.</p>
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