



## FACTS

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

June 2023

#### 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 account balances
- ▶ Payment history and transaction history
- ▶ Credit history and credit scores

#### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons The Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The 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	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

#### To limit our sharing

- ▶ Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call 1-800-246-2009 or go to [www.tsbdirect.bank](http://www.tsbdirect.bank)

## Mail-in Form

Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Mail to:  
TSB  
C/O Compliance Officer  
PO Box 565  
Wakefield, MA 01880

## Who we are

Who is providing this notice?	The Savings Bank
-------------------------------	------------------

## What we do

How does The 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 The 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 or deposit money</li> <li>▶ pay your bills or apply for a loan</li> <li>▶ use your credit or debit card</li> </ul> <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"> <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>
--------------------------------	--

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
--	--

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▶ Our affiliates include First Financial Trust.</li> </ul>
------------	--

Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▶ The 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>▶ The Savings Bank does not participate in any joint marketing with non-affiliates.</li> </ul>
-----------------	---

## Other important information

Our policy with respect to former customers:  
We follow the same privacy policies and practices for former customers as are described in this notice.