

# Millbury National Bank

## Privacy Statement

### April 2012

<b>FACTS</b>	<b>WHAT DOES MILLBURY NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>
Why?	Federal companies choose how they share 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 depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and loan information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Millbury National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Millbury National Bank 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	Yes	No
<b>For our marketing purposes-</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	Yes
<b>For nonaffiliates to market to you</b>	No	Yes

<b>Questions?</b>	Call John Latino at (508) 865-9521.
-------------------	-------------------------------------

Who we are	
Who is providing this notice?	Millbury National Bank

What we do	
How does Millbury National 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, policies and procedures, and secured files and buildings.
How does Millbury National 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>• Sign up for a service or apply for a loan</li> <li>• Use your Debit Card or ATM 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 affiliate's 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>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
At no time will Millbury National Bank, its staff, officers, or its directors, disclose any personal non-public information to any person, or company, outside the guideline hereto set forth. Furthermore, at no time shall Millbury National Bank sell or provide its customer list to anyone.	