

# MILLBURY NATIONAL BANK

## PRIVACY STATEMENT

April 2010

Recently passed legislation requires that we provide existing customers with a copy of our Privacy Statement on or before July 1, 2001, annually thereafter, and new customers at the time of opening an account. MNB realizes the importance and sensitivity of this issue, and will do everything within its powers to assure you of our commitment to the protection of your personal non-public information. If after reading this policy, you have any questions, please call Donna Garr, directly at 1-508-865-9521.

### Information we collect

The information we collect can come from several different sources, such as;

- Forms you complete in the process of applying for credit or opening new accounts
- Credit Reporting Agencies
- Transactions with us and or others
- Processing credit requests when verifying information you provided to us (past and current employers, credit references, etc.)

### Information we will not collect

There is certain information that will not, under any circumstances be maintained or available to our officers and or staff, such as;

- Information regarding personal identification numbers (PIN) of a customer used to process ATM transactions, Master Card transactions, debit card or other technology assisted transactions.

### Information we provide to others

We do not disclose any non public personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Millbury National Bank restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. The bank maintains physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal 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 MNB sell or provide its customer list to anyone.**