

## FACTS

### WHAT DOES SAVERS 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> <table border="0"> <tr> <td>Social Security number</td> <td>Payment history</td> </tr> <tr> <td>Income</td> <td>Transaction history</td> </tr> <tr> <td>Account balances</td> <td>Credit history</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	Social Security number	Payment history	Income	Transaction history	Account balances	Credit history
Social Security number	Payment history						
Income	Transaction history						
Account balances	Credit history						
<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 Savers Bank chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does Savers 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	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	Call 1-800-649-3036 or go to <a href="http://www.saversbank.com">www.saversbank.com</a>
-----------------------------	---

What we do							
<b>How does Savers Bank 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>						
<b>How does Savers Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <table border="0"> <tr> <td>Open an account</td> <td>Make deposits or withdrawals from your account</td> </tr> <tr> <td>Deposit money</td> <td></td> </tr> <tr> <td>Apply for a loan</td> <td>Show your driver's license</td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	Open an account	Make deposits or withdrawals from your account	Deposit money		Apply for a loan	Show your driver's license
Open an account	Make deposits or withdrawals from your account						
Deposit money							
Apply for a loan	Show your driver's license						
<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><b>State laws and individual companies may give you additional rights to limit sharing (see below for more on your rights under state law</b></p>						

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Savers Bank has no affiliates</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Savers Bank does not share with non-affiliates so they cannot market to you</i></li> </ul>
<b>Joint marketing</b>	<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>■ <i>Our joint marketing partners include insurance companies.</i></li> </ul>

### Other important information

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing – without your authorization.