

UNIBANK

PLEASE READ THIS PRIVACY NOTICE WHICH EXPLAINS HOW WE COLLECT, SHARE AND PROTECT YOUR PERSONAL INFORMATION.

FACTS	WHAT DOES UNIBANK 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
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 UniBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UniBank share?	Can you limit this sharing?
For our everyday business purposes —such as processing your transactions, maintaining your account(s), responding 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	YES	NO
For our affiliates' everyday business purposes —information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes —information about your creditworthiness	YES	YES
For affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES
<i>UniBank may share limited personal information solely for purposes of referring you to non-deposit investment products and services through nonaffiliated broker-dealers, including LPL Financial LLC, through which UniBank employees who are dually registered may offer securities and investment advisory services. You have the right to opt out of this sharing. See 'To Limit Our Sharing' section and the additional information below.</i>		

To limit our sharing	<ul style="list-style-type: none"> • Call (800) 578-4270 to speak with a representative or • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. This does not apply to sharing permitted by law for everyday business purposes. 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.</p>
Questions?	Call (800) 578-4270 to speak with a representative.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not use my information for affiliate marketing purposes
- Do not share my information with nonaffiliated broker dealers (including LPL Financial) for purposes of marketing investment products and services to me.

Name (Print):

Address:

City, State, Zip:

Mail to: UniBank Attn: Deposit Operations, 49 Church Street, Whitinsville, MA 01588

Who are we

Who is providing this notice?

UNIBANK

What we do

How does UniBank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.

How does UniBank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account unless you request otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *UniPayDirect, Inc. UniBank Fiscal Advisory Services, Inc., and Tommark Inc. DBA Sterling Associates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *UniBank may share limited information with nonaffiliated broker-dealers, including LPL Financial LLC, for purposes of marketing investment products and services. You may opt out of this sharing.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include broker-dealer firms and credit card companies.*

Other Important Information

UniBank has a networking arrangement with LPL Financial LLC and its affiliates (collectively, “LPL”), a nonaffiliated broker-dealer and investment advisor. Under this arrangement:

- Certain UniBank employees are dually registered with LPL to offer securities, insurance, and investment advisory services that are not FDIC-insured and are not obligations of UniBank
- UniBank may share limited customer information with these dual employees and with LPL, including your name, year of birth, range of investable assets (as applicable), reason for appointment, contact information, and information about your deposit relationship (such as maturing certificate of deposit accounts), to facilitate referrals and to inform you about investment products and services that may be of interest to you.

You may opt out of this information sharing by following the instructions in the “To Limit Our Sharing” section of this notice. If you opt out, we will not share your information for purposes of marketing non-deposit investment products.

Important Disclosures About Non-Deposit Investment Products:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Deposit	Not Insured by Any Federal Government Agency
Securities and advisory services offered through LPL Financial LLC, a registered broker-dealer and investment advisor, MEMBER FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. UniBank and LPL Financial are separate entities.				