


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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
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?
<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	YES	NO
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	YES	YES
<b>For affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	We don't share

To limit our sharing	<ul style="list-style-type: none"> <li>• Call <b>(800) 578-4270</b> to speak with a representative <b>or</b></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.

# UNIBANK

Connecting all offices: 1.800.578.4270 • unibank.com   
Member FDIC/Member DIF

Mail-in Form		
<b>Leave Blank OR</b> [if you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me]	<b>Mark any/all you want to limit:</b> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not use my information for affiliate marketing purposes.	
	<b>Name:</b>	
	<b>Address</b> <b>City, State, Zip</b>	
	<b>[Account #]</b>	
		Mail to: UniBank Attn: Deposit Operations 49 Church Street Whitinsville, MA 01588

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Who we are	
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 <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> 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 <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> 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.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>UniPayDirect, Inc. UniBank Fiscal Advisory Services, Inc., and Tommark Inc. DBA Sterling Associates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>UniBank does not share with nonaffiliates so that they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners includes broker dealer firms and credit card companies.</i></li> </ul>