Florence Savings Bank

Rev. 9/2010

Privacy Policy

FACTS	WHAT DOES FLORENCE SAVINGS BANK 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: ■ Social Security number ■ Income ■ Account balances ■ Payment history ■ Credit history ■ Credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
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 Florence Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Florence Savings Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call toll-free 800-644-8261 or go to www.florencesavings.com

What we do	
How does Florence Savings 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 and secured files and buildings. We also maintain other contractual, physical, electronic and procedural safeguards and we limit access to employees having a need to know.
How does Florence Savings Bank collect my personal information?	We collect your personal information, for example, when you: ■ Open an account ■ Apply for a loan ■ Deposit money ■ Use your debit card ■ Pay your bills 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ■ *Florence Savings Bank does not share with our affiliates.*
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *Florence Savings Bank does not share with our non-affiliates so they can market to you.*
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include the broker-dealer with whom we offer investment services.*

Florence Savings Bank

Connecting All Offices:
413-586-1300 or 800-644-8261
www.florencesavings.com

Member FDIC/Member DIF ■ An Equal Housing Lender