

FACTS

WHAT DOES KENNEBUNK SAVINGS BANK & KENNEBUNK SAVINGS INSURANCE ("KENNEBUNK SAVINGS") 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 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 Kennebunk Savings chooses to share; and	

Reasons we can share your personal information	Does Kennebunk Savings 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 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 our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing

- Visit us online: kennebunksavings.com/optout
- Call Customer Care at Kennebunk Savings Bank at 800-339-6573 or Kennebunk Savings Insurance at 800-794-2941
- Visit any Kennebunk Savings office

whether you can limit this sharing.

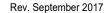
Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. 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.

Questions?

Call Kennebunk Savings Bank at **800-339-6573** or Kennebunk Savings Insurance at **800-794-2941** or go to **kennebunksavings.com**





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Who we are			
Who is providing this notice	Kennebunk Savings Bank and Kennebunk Savings Insurance ("Kennebunk Savings")		
What we do			
How does Kennebunk Savin protect my personal informa			
	Kennebunk Savings will safeguard and limit the collection, use, and retention of customer information to what is necessary to conduct business, provide quality service, and offer valuable products and services.		
How does Kennebunk Savin			
collect my personal informa	Open an account or deposit money		
	Pay your bills or apply for a loanUse your credit or debit card		
	We also collect your personal information from others, such as credit bureaus and/or affiliates.		
Why can't I limit all sharing?	Federal law gives you the right to limit only		
, can cg.	 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 		
What happens when I limit sharing for an account I hole jointly with someone else?	Your choices will apply to everyone on your account.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Kennebunk Savings Bank and Kennebunk Savings Insurance are financial companies that are affiliated with each other.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Kennebunk Savings does not share with nonaffiliates so they can market to you.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include a credit card company and a merchant services company.		

Other information

Kennebunk Savings Insurance customers: Under Maine law, you have the right to access your personal information and request correction if you believe the information is inaccurate; to know the reasons for an adverse underwriting decision; and not to be subjected to pretext interviews.