

## 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 whether you can limit this sharing.

Reasons we can share your personal information	Does Kennebunk Savings 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>WE DON’T SHARE</b>

#### To limit our sharing

- Visit us online: [kennebunksavings.com/optout](http://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

**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](http://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 Savings 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. 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 Savings 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 and/or affiliates.

**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

**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**

**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.