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| <b>FACTS?</b> | <b>WHAT DOES MARTHA'S VINEYARD SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?</b>   |
| <b>Why?</b>   | 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.   |
| <b>What?</b>  | 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</li> <li>▪ Account Balances</li> <li>▪ Account Transactions</li> <li>▪ Payment History</li> <li>▪ Overdraft History</li> <li>▪ Transaction History</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| <b>How?</b>   | 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 customer's personal information; the reasons Martha's Vineyard Savings Bank chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Martha's Vineyard Savings Bank Share? | Can you limit this sharing? |
|--|--|-----------------------------|
| <b>For our everyday business purposes -</b> such as to process your transactions, maintain your accounts(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  | No   | We do not share             |
| <b>For our affiliates' everyday business purposes -</b> information about your creditworthiness  | No   | We do not share             |
| <b>For nonaffiliates to market to you</b>  | No   | We do not share             |

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| <b>Questions?</b> | Phone: 800-490-BANK (2265)<br>Website: <a href="http://www.mvbank.com">www.mvbank.com</a> |
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**Martha's Vineyard**  
SAVINGS BANK

| <b>Who we are</b>  |  |
|--|--|
| Who is providing this notice?  | <b>Martha's Vineyard Savings Bank</b>  |
| <b>What we do</b>  |  |
| How does <b>Martha's Vineyard Savings Bank</b> protect my personal information?  | <p>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.</p> <p>We restrict access to your nonpublic personal information to only those employees who need to know that information in order to provide products or services to you.</p>   |
| How does <b>Martha's Vineyard Savings Bank</b> collect my personal information?  | <p>We collect personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Deposit Money</li> <li>▪ Apply for a loan</li> <li>▪ Pay your bills</li> <li>▪ Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>   |
| Why can't I limit all sharing?   | <p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.<br/>{ See Below for more on your rights under state law }</p> |
| <b>Definitions</b>   |  |
| Affiliates   | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Martha's Vineyard Savings Bank has no affiliates.</i></li> </ul>   |
| Nonaffiliates  | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Martha's Vineyard Savings Bank does not share with nonaffiliates so that they can market to you.</i></li> </ul>  |
| Joint marketing  | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include investment companies.</i></li> </ul>   |
| <b>Other important information</b>   |  |
| We are committed to protecting your privacy by maintaining physical, electronic, and procedural safeguards in compliance with Federal and State regulations, to guard your nonpublic personal information. |  |