

**FACTS****WHAT DOES MARTHA'S VINEYARD SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?**

<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 and Payment History</li> <li>• Account Balances and Account Transactions</li> <li>• Overdraft History and 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 customers' 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	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	We do not share
<b>For our affiliates (Martha's Vineyard Investment Advisors, LLC) to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800-490- BANK (2265)</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> <p><b>Mark all that apply:</b>  <input type="checkbox"/> Do not allow Martha's Vineyard Investment Advisors, LLC to use my personal information to market me.</p> <p>Name: _____ Address: _____  CITY, STATE, ZIP _____</p> <p><b>Mail to:</b> MVSB   Account Operations   PO Box 1069   Edgartown, MA 02539</p>	
<b>Questions?</b>	Phone: 800-490-BANK (2265)   Website: <a href="http://www.mvbank.com">www.mvbank.com</a>	

## Page 2

Who we are	
Who is providing this notice?	<b>Martha's Vineyard Savings Bank</b>
What we do	
How does <b>Martha's Vineyard Savings Bank</b> 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 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.
How does <b>Martha's Vineyard Savings Bank</b> collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or Deposit Money</li> <li>▪ Apply for a loan or Pay your bills</li> <li>▪ Make deposits or withdrawals from your account</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 law and individual companies may give you additional rights to limit sharing. <i>See Below for more on your rights under state law.</i>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ <i>Martha's Vineyard Investment Advisors, LLC</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <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	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include investment and credit card companies.</i></li> </ul>
Other important information	
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.	