## FACTS

# WHAT DOES COMMONWEALTH 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 and Income
- Account Balance and Transaction History
- Credit History and Payment History

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 Commonwealth Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Commonwealth 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 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	No	We don't share.
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 nonaffiliates to market to you	No	We don't share.

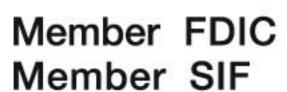
Questions?

Call 617-364-6000 or go to commonwealthcoop.com



Hyde Park 1172 River Street • Jamaica Plain 3815 Washington Street • Government Center 25 Court Street

**Telephone** 617-364-6000





Who we are	Who we are		
Who is providing this notice?	Commonwealth Bank		
What we do			
How does Commonwealth 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.		
How does Commonwealth Bank collect my personal information?	We collect your personal information, for example, when you  Make Deposits or Withdrawals Apply for a Loan Use your Debit Card Make a Wire Transfer  We also collect your personal information from others, such as credit bureaus or other companies.		
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <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> <li>State laws and individual companies may give you additional rights to limit sharing. "See below for more on your rights under state law."</li> </ul>		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Commonwealth Bank has no affiliates.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Commonwealth Bank does not share information with nonaffiliates.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Commonwealth Bank does not jointly market.		

### Other important information

Commonwealth Bank's operating practices and policies are compliant with the Massachusetts Regulation 201 CMR 17:00: Standards for the Protection of Personal Information of Residents of the Commonwealth of Massachusetts. Commonwealth Bank meets or exceeds the regulatory standards of Massachusetts Regulation 201 CMR 17:00 in connection with the safeguarding or personal information contained in both paper and electronic records. Commonwealth Bank has implemented, maintained and monitors a comprehensive written information security program applicable to any records containing personal information.