

# FACTS

## WHAT DOES COMMONWEALTH BANK DO WITH YOUR PERSONAL INFORMATION?

Effective January 2016

### 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? |
|--|-------------------------------|-----------------------------|
| <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 | 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>  | No                            | We don’t share.             |
| <b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences   | No                            | We don’t share.             |
| <b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness   | No                            | We don’t share.             |
| <b>For nonaffiliates to market to you</b>  | No                            | We don’t share.             |

### Questions?

Call 617-364-6000 or go to [commonwealthcoop.com](http://commonwealthcoop.com)



# COMMONWEALTH BANK

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Telephone 617-364-6000

Member FDIC  
Member SIF

[commonwealthcoop.com](http://commonwealthcoop.com)



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?

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

State laws and individual companies may give you additional rights to limit sharing. "See below for more on your rights under state law."

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 of 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.