

FACTS

WHAT DOES 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?
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	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	NO

To limit our sharing

- Visit us online: kennebunksavings.com/optout
- Call Customer Care at **800-339-6573** or
- 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 **800-339-6573** or go to kennebunksavings.com

Who we are	
Who is providing this notice?	Kennebunk Savings
What we do	
How does Kennebunk Savings 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>Kennebunk Savings will safeguard any information you share with us. We limit the use, collection, and retention of customer information to what we believe is necessary or useful to conduct business, provide quality service, and offer products and services that may be of interest to our customers.</p>
How does Kennebunk Savings collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus and/or affiliates.</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"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Affiliates from Sharing for non affiliates 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with the "Kennebunk" or "Kennebunk Savings" name that are under common control with us; such as Kennebunk Savings Insurance; and Kennebunk Investment Services offering securities, advisory services and insurance products through LPL Financial, an SEC Registered Investment Advisor.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we can share with include government entities in response to subpoenas and other legal processes, credit bureaus, credit card companies, companies providing servicing, processing, or similar types of functions, and companies to assist us in marketing and providing products and services.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include a credit card company and merchant services company.</i>
Other important information	
Our Policy with Respect to Former Customers: We follow the same privacy policies and practices for former customers as are described in this notice.	