

FACTS

WHAT DOES AVIDIA 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 Balances and Payment History
- Credit History and Credit Scores

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

Reasons we can share your personal information

Does Avidia 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

N/A

For our affiliates' everyday business purposes—information about your transactions and experiences

NO

N/A

For our affiliates' everyday business purposes—information about your creditworthiness

NO

N/A

For our affiliates to market to you

NO

N/A

For nonaffiliates to market to you

YES

YES

To limit our sharing

- Call 800-508-2265
- Mail opt-out information to: Avidia Bank; Attn: Deposit Ops; 42 Main St.; Hudson, MA 01749

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 800-508-2265 or go to www.avidiabank.com

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Who we are

Who is providing this notice?

Avidia Bank

What we do

How does Avidia Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.

How does Avidia Bank collect my personal information?

We collect your personal information, for example, when you

- Open and account or deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non financial companies.

- N/A

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non financial companies.

- LPL Financial Institution Services, whose products and services are offered through Avidia Financial Services

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- N/A

Other important information