



<b>FACTS</b>	<b>What Does Hingham Institution For Savings Do With Your Personal Information?</b>
<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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<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 Hingham Institution for Savings chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hingham Institution for Savings 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 investigation, 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 non affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 781-749-2200 or go to <a href="http://www.hinghamavings.com">www.hinghamavings.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Hingham Institution for Savings
<b>What we do</b>	
<b>How does Hingham Institution for Savings protect my personal information?</b>	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.
<b>How does Hingham Institution for Savings collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Apply for a loan or make a wire transfer</li> <li>• Make deposits or withdrawals from your account</li> <li>• Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law give you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Hingham Institution for Savings has no affiliates.</i></li> </ul>
<b>Non affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Hingham Institution for Savings does not share with non affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Hingham Institution for Savings does not jointly market.</i></li> </ul>
<b>Other Important Information</b>	
<b>Massachusetts Statement:</b> We will not share personal information from deposit or share relationships with non affiliates either for them to market to you or for joint marketing - without your authorization.	