

# MountainOne Financial Partners

## Protecting Your Privacy

**Hoosac Bank**

**Coakley, Pierpan, Dolan & Collins**

**South Coastal Bank**

**True North**

**Williamstown Savings Bank**

## Your Privacy Is Important To Us

MountainOne Financial Partners is an affiliation among Hoosac Bank, Coakley, Pierpan, Dolan & Collins Insurance Agency, Inc., True North Financial Services, Inc., Williamstown Savings Bank, and South Coastal Bank. This partnership means we can assure you that no matter what financial services you need – personal or business – you’ll be able to get those services from someone you know, someone you trust. Having your trust is important to us and, with continuing changes in technology, protecting privacy remains a significant issue. Safeguarding customer information has always been a top priority at MountainOne. We want you to feel confident that your personal information is secure with us. Furthermore, we want to assure you that, as we expand our products and delivery channels, we will continue to respect and protect your privacy.

## Categories Of Information We Collect

By understanding your needs and objectives, we can provide you with the appropriate products and superior service you deserve. As a mutual holding company offering a full range of financial services through its affiliates, MountainOne may obtain non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

## How We Use This Information

- We use the information that we collect to serve you better with improved products, greater convenience, fraud prevention, and compliance with both federal and state laws.
- Access to customer information within our organization is limited to persons with a legitimate business or legal reason to know. Employees receive training about the proper handling of customer information and understand the importance of confidentiality and privacy responsibilities.

- We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.

## When We Work With Third Parties

- We may disclose information to third parties in order to properly service your accounts and to complete transactions that you request.
- We may disclose information we collect, on a confidential basis, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

## Our Commitment To You

We safeguard any information we collect about you through the implementation of strict controls and the use of secure technology.

- We protect your information through a combination of physical, electronic, and procedural safeguards.
- Our directors, managers, and employees receive training about our privacy standards.
- Annually, we will provide you with a copy of our privacy notice, including any updates. If at any time you have questions about our privacy practices, please contact us.
- If you decide to close your account, for any reason, we will adhere to the privacy standards described in this notice.

We value our relationship with you, and we are committed to maintaining complete and accurate information about our customers. We will employ reasonable measures to ensure the accuracy, timeliness, and thoroughness of this information. If you think any information we have about you or your accounts may be incorrect, please notify us immediately. We will take prompt action to make the appropriate corrections.

## Protect Your Identity

Ultimately, privacy is a partnership. You, too, can take steps to secure your personal information by following these guidelines:

- Shred unused credit offers and other documents containing personal information before discarding them.
- Safeguard your social security number.
- Never release information to people you do not know, especially over the telephone or on the Internet.
- Protect your PINs and login passwords, and change them frequently.
- Review bank and other financial statements for accuracy.
- If you are denied credit for no apparent reason, call to inquire and to obtain a copy of your credit report.
- Be careful about opening e-mail from unknown sources.
- Purchase virus protection software for your personal computer.

### If you become a victim of identity theft, follow these procedures ...

Contact us, as well as any other entities with which you have a financial relationship. File a police report if you have suffered a loss. Report any suspected fraud to the fraud division of these three major credit bureaus:

Trans Union	(800) 680-7289
Experian	(888) 397-3742
Equifax	(800) 525-6285

Hoosac Bank, Williamstown Savings Bank, and South Coastal Bank are wholly owned subsidiaries of MountainOne Financial Partners, Inc, which is a wholly owned subsidiary of MountainOne Financial Partners, MHC. Hoosac Bank, Williamstown Savings Bank, and South Coastal Bank are Members FDIC, Members DIF, and Equal Housing Lenders. Coakley, Pierpan, Dolan & Collins Insurance Agency, Inc and True North Financial Services, Inc. are wholly owned subsidiaries of Hoosac Bank. True North Insurance Agency, Inc. is a wholly owned subsidiary of True North Financial Services, Inc. True North Financial Services, Inc. is a Member FINRA and Member SIPC. Insurance products are offered through Coakley, Pierpan, Dolan & Collins Insurance Agency, Inc. and True North Insurance Agency, Inc. Securities are offered through True North Financial Services, Inc. True North Insurance Agency, Inc. (TNIA) does business as MountainOne Insurance Agency in California. Products and services are available to persons in the United States only. Products are not available in all states.

#### NON-DEPOSIT INVESTMENT AND INSURANCE PRODUCTS ...

- ARE NOT A DEPOSIT
- ARE NOT FDIC-INSURED
- ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- ARE NOT GUARANTEED BY THE BANK
- MAY GO DOWN IN VALUE