



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.
- We do not share medical or health information among our family of companies, except to process transactions or provide services you have requested or initiated.

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.

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

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. Coakley, Pierpan, Dolan & Collins Insurance Agency, Inc. and True North Insurance Agency, Inc. are wholly owned subsidiaries of Hoosac Bank. Insurance products are offered through Coakley, Pierpan, Dolan & Collins Insurance Agency, Inc. and True North Insurance Agency, Inc. True North Insurance Agency, Inc. does business as MountainOne Insurance Agency in California. Products and services are not available in all states. Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Commonwealth is not affiliated with either True North, MountainOne Financial Partners or any of the MountainOne affiliated companies. Hoosac Bank, Williamstown Savings Bank and South Coastal Bank are Members FDIC, Members DIF and Equal Housing Lenders.