

**FACTS****What does MountainOne Financial Partners 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
- transaction history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 MountainOne Financial Partners chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MountainOne Financial Partners 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 investigations, 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>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call **877-458-6861** or go to [info@mountainone.com](mailto:info@mountainone.com)



## Who we are

## Who is providing this notice?

MountainOne Financial Partners including its affiliates as listed below.

## What we do

## How does MountainOne Financial Partners protect my personal information?

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.

Employees are educated and required to maintain strict confidentiality of your personal information. We contractually bind third party companies or vendors to strict confidentiality with respect to any information provided.

## How does MountainOne Financial Partners collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## 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. See below for more on your rights under state law.

## Definitions

## Affiliates

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

- *Hoosac Bank, South Coastal Bank, Williamstown Savings Bank, Coakley, Pierpan, Dolan & Collins Insurance Agency, Inc., True North Insurance Agency, Inc.*

## Nonaffiliates

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

- *The companies of MountainOne Financial Partners do not share with nonaffiliates so they can market to you.*

## Joint marketing

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

- *Our joint marketing partners include the broker dealer that provides access to investment products and services.*

## Other important information

Vermont residents: We will automatically limit the disclosure of your confidential information within and outside of MountainOne Financial Partners in accordance with Vermont law.

We adhere to Massachusetts Data Protection Law, 201 CMR 17.00: Standards For The Protection Of Personal Information of Residents Of The Commonwealth.