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FACTS	<i>What Does Hingham Institution For Savings Do With Your Personal Information?</i>
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?	<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"> • Social Security number • Account balances • Transaction history • Transaction or loss history • Credit history • Wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Hingham Institution for Savings chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Hingham Institution for Savings Share?</i>	<i>Can you limit this sharing?</i>
For our everyday business purposes - <i>such as to process your transactions, maintain your account(s), respond to court orders and legal investigation, or report to credit bureaus.</i>	Yes	No
For our marketing purposes - <i>to offer our products and services to you</i>	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - <i>Information about your transactions and experiences</i>	No	We don't share
For our affiliates' everyday business purposes - <i>Information about your creditworthiness</i>	No	We don't share
For non affiliates to market to you	No	We don't share

QUESTIONS? Call 781-749-2200 or go to www.hinghamavings.com

WHAT WE DO	
How does Hingham Institution for Savings protect my personal information?	<p>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.</p> <p><i>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</i></p>
How does Hingham Institution for Savings collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Make a wire transfer • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law give you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about creditworthiness • affiliates from using your information to market to you • sharing for non affiliates to market to you <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>

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can <i>be financial and non financial companies.</i></p> <ul style="list-style-type: none"> • <i>Hingham Institution for Savings has no affiliates.</i>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • <i>Hingham Institution for Savings does not share with non affiliates so they can market to you.</i>
Joint Marketing	<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"> • <i>Hingham Institution for Savings does not jointly market.</i>

OTHER IMPORTANT INFORMATION
<p>For Massachusetts Customers. <i>We will not share personal information from deposit or share relationship with non affiliates either for them to market to you or for joint marketing - without your authorization.</i></p>