

FACTS WHAT DOES BEVERLY COOPERATIVE BANK 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: <ul style="list-style-type: none"> • Social Security number and Credit history • Income and Overdraft history • Checking account information and Transaction or loss history When you are <i>no longer</i> 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 Beverly Cooperative Bank chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Beverly Cooperative Bank share?
	For our every day business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes-- to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes-- information about your transactions and experiences	No
	For our affiliates' everyday business purposes-- information about your creditworthiness	No
	For our affiliates to market to you	No
	For nonaffiliates to market to you	No
Can you limit this sharing?		No
Questions?	Call 978-922-0857 or go to www.beverlycoop.com	

What we do

How does Beverly Cooperative Bank 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.
How does Beverly Cooperative Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or Apply for a loan - Provide account information or Show your driver's license - Give us your wage statements 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 <ul style="list-style-type: none"> - 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Beverly Cooperative Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Beverly Cooperative Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Beverly Cooperative Bank does not jointly market.</i>