

FACTS

WHAT DOES MILLVILLE SAVINGS AND LOAN ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?



Who is providing this privacy notice?

Millville Savings and Loan Association

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
- Payment history and credit history
- Credit scores and account balances

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 personal information; the reasons Millville Savings chooses to share; and whether you can limit this sharing.

How does Millville Savings 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 Millville Savings collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay bills or apply for a loan
- use your debit card

We also collect your personal information from others such as credit bureaus.

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 non-affiliates 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 non-financial companies.

Non-affiliates

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

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Questions?

Call 856-825-0809 or go to www.millvillesavings.com

Reasons we can share your personal information	Does Millville Savings and Loan share?	Can you limit this sharing?
For our everyday 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	No
For our marketing purposes – to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes – information about your creditworthiness	N/A	N/A
For non-affiliates to market to you	No	N/A
