

Privacy & Security – Our Commitment to You!

At Colonial Federal Savings Bank the relationship with our customers is our most important asset. We are committed to protecting your privacy, including the information we collect about you and how we use that information. Access to your personal information by employees of Colonial Federal is restricted to those with a business reason to see it. Our privacy policy applies to all current and former customers and is also extended to prospective customers.

Your Privacy Is Not for Sale! Simply put; we do not and will not sell your personal information to anyone, for any reason, at any time.

How We Collect Information About You: We collect personal information about you based on services you have requested from us.

- **Application and account opening information:** We collect information from you when you complete an application or at your request to open an account. The information we collect may include your name, address, phone number, email address, Social Security number and date of birth.
- **Transaction and experience information:** Once you have opened an account with us, we collect and maintain personal information about your account activity, including your transactions, balances, positions and history. This information allows us to administer your account and provide the services you have requested.
- **Third-party information providers:** We may collect information about you from consumer reporting agencies to verify your identity, employment or creditworthiness.
- **Website usage:** colonialfed.com is designed for use by individuals age eighteen (18) or older. When you visit our website, our system may use cookies, graphic interchange format files (GIFs), or other similar web tools to enhance your web experience. These tools enable us to recognize you when you return to our site, maintain the web session while you browse, as well as help us provide you with a better, more personalized experience. When you click on a link to another website or leave colonialfed.com our privacy responsibility ends.

How We Share Information About You Outside of Colonial Federal Savings Bank: We provide access to information about you to outside companies and other third parties in certain limited circumstances including: when we process transactions for your account, when we use another company to provide services for us, such as printing and mailing your account statements, and when we believe that disclosure is required or permitted under law. For example, we may be required to disclose personal information: to cooperate with regulatory or law enforcement authorities, to resolve consumer disputes, to perform credit/authentication checks or for risk control.

You have a right to "opt-out" of information sharing: Because Colonial Federal only shares your personal information as described above and as permitted by law, there is no need for you to opt-out of information sharing.

Safeguarding Your Information and Maintaining Your Trust: We take precautions to ensure the information we collect about you is protected and accessed only by authorized individuals or organizations. Companies we use to provide support services are not allowed to use information about our customers for their own purposes and are contractually obligated to maintain confidentiality. Their use of information is limited to the performance of the specific services requested. We restrict access to personal information and only grant access to those who have a stated business purpose. Our employees undergo privacy training and are required to safeguard personal information.

To protect personal information we maintain physical, electronic and procedural safeguards, such as Secure Sockets Layer (SSL) technology and encrypted "cookies" to establish and maintain a secure connection between your computer and our systems. These safeguards are designed to help prevent someone from intercepting or viewing your personal information. To ensure that SSL encryption is protecting your private communication, look for the URL prefix "HTTPS" at the beginning of the address bar. Also look for your specific web browsers SSL icon. For example, on Internet Explorer move the cursor over the "locked padlock" icon to see a pop-up message stating "SSL Secured (128 Bit)"; absence of this pop-up message may indicate that you are connected to a "phishing site."

Greater Accuracy Means Better Protection: We are committed to keeping accurate, up-to-date records to help ensure the integrity of your information. If you need to make a change or identify an inaccuracy please notify us in writing.

A Commitment to Keeping You Informed: We will provide you with advance notice of important changes to our information-sharing practices, if they occur.

Privacy & Security - Your Responsibilities!

You control the information you choose to release and you are the single best person to protect your personal information. Some easy ways to do this are by keeping anything with personal or account information in a safe place, providing information only to trusted sources, and reducing the amount of mail you receive with your information on it. To maximize your protection, it is your responsibility to:

- **Safeguard your Account Access information:** If you share your PIN, Online Login ID, passwords etc. with anyone, we'll consider their activities to have been authorized by you.
- **Use different logins:** Your financial account logins should be complex and should change frequently. Never use social network, email or merchant site logins as your financial account login.
- **Use complex passwords:** Your password should be at least eight characters long including numbers, upper and lower case letters and at least one symbol. Passwords should be changed frequently.
- **Review your account history frequently:** If you detect any unauthorized activity, contact us immediately at 617-471-0750.
- **Setup Alerts within Online Banking:** You can create account alerts to be sent by SMS (text message) or email to notify you of activity on your account.
- **Do not leave your computer unattended:** When using Online Banking it's easy to protect your information by signing off when you are finished with each session. To ensure cached copies of your session are cleared, always close your browser.
- **Add a PIN or password to mobile devices:** Your mobile device is full of personal information. By enabling PIN or password security and also using the remote wipe function, your information will remain safe if your device is lost or stolen.
- **Be alert to threats posed by malicious software:** Software can be designed to reside on your computer without your knowledge. It can damage or disrupt your system, secretly record your information or trigger a pop-up box requesting personal account information when you login to a financial website. While these threats constantly evolve, you can help protect your personal information and computer by using a firewall, maintaining up-to-date anti-spyware and anti-virus programs. Immediately report any suspicious activity involving your personal information.
- **Do not enable automatic browser features:** Avoid features that automatically log you in to your Colonial Federal account or pre-fill your Login ID.
- **Do not use someone else's computer:** We advise against using public computers at libraries or Internet cafes for to access Online Banking.
- **Do not provide personal or financial information:** Avoid emails links, pop-up forms or phone calls asking you to provide your information.

For more information on how to protect your personal computer, please visit the Federal Trade Commission's computer security site at onguardonline.gov.

Contact Us with Questions: If you have any questions or concerns, please call us at 617-471-0750 or contact us by emailing service@colonialfed.com. If you need to include confidential information, please use our secure "Contact Us" page on colonialfed.com or visit us in person at:

**Colonial Federal Savings Bank
15 Beach Street, Quincy MA 02170.**