

# Privacy

[Have a Question?](#)

January 2022

<b>FACTS</b>	<b>What does Rollstone Bank &amp; Trust do with your personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	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"><li>• Social Security number and transaction or loss history</li><li>• Overdraft history and account transactions</li><li>• Checking account information and account balances</li></ul> We do not disclose any non-public personal information about you or former customers to anyone except as permitted by law.
<b>How?</b>	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 Rollstone Bank & Trust chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Rollstone Bank &amp; Trust share?</b>	<b>Can you limit this sharing?</b>
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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share.
For our affiliates to market to you	No	We don't share.
For non-affiliates to market to you	No	We don't share.
<b>Who is providing this notice?</b>	Rollstone Bank & Trust, 780 Main Street, Fitchburg, MA 01420	

<p><b>How does Rollstone Bank &amp; Trust protect my personal information?</b></p>	<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. We maintain physical, electronic, and procedural safeguards to protect this information. We educate our employees on the importance of confidentiality.</p>
<p><b>How does Rollstone Bank &amp; Trust collect my personal information?</b></p>	<p>We collect your personal information, for example, when you: open an account or apply for a loan; make deposits or withdrawals from your account or show your driver's license; seek advice about your investments. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <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**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Rollstone Bank & Trust has no affiliates.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Rollstone Bank & Trust does not share with non-affiliates so they can market to you.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card companies and insurance companies.

**Other important information**

We comply with standards for the protection of personal information of the Commonwealth of Massachusetts.

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**Parents:** Learn how the [Children's Online Privacy Protection Act \(COPPA\)](#) keeps your kids safe when they are online.