

Wachusett Mortgage Corporation  
CUSTOMER INFORMATION AND PRIVACY POLICY

**Customer Privacy Statement**

At Wachusett Mortgage Corporation, hereinafter referred to as Wachusett Mortgage, we put our customers first and take pride in offering our customers financial services that meet their individual needs. We appreciate the trust our customers have in Wachusett Mortgage and place the highest priority on our customers' privacy. As a Wachusett Mortgage customer, you can count on responsible treatment of any personal information you share with us.

**Privacy Policy Statement Use, Collection and Retention of Customer Information**

Your relationship is important to us, and we're committed to providing you with the best service possible. To do that, we use, collect and retain information about you and your account to keep you informed about the many financial services, products and benefits available to you as a Wachusett Mortgage customer and to provide you with the ability to manage your finances most effectively.

**Maintenance of Accurate Information**

Wachusett Mortgage has established procedures to ensure that our customer's financial information is accurate, current and complete in accordance with reasonable business standards. We also pledge to respond to requests to correct inaccurate information in a timely manner.

**Limiting Employee Access to Information**

Each Wachusett Mortgage employee is required to follow our company's "code of conduct" which states that all customer information is considered private and privileged and is to be used solely for the purpose of providing you with the finest service available. Access to personally identifiable information about you is limited to those employees who have a specific business reason to know such information. Our employees are educated and trained on the importance of confidentiality and privacy of customer information.

**Protection of Information by Established Security Procedures**

Wachusett Mortgage maintains security standards and procedures to help prevent unauthorized access to confidential customer information. We update and test our technology to improve the protection of our customer information and to assure the integrity of your information.

**Restrictions on the Disclosure of Account Information**

Wachusett Mortgage pledges not to reveal specific information about your accounts, or other information that would personally identify you to those outside the Wachusett Mortgage organization for their independent use unless:

- 1.) The information is necessary to help complete a transaction you requested.
- 2.) You request or authorize that the information be revealed.
- 3.) The disclosure is required or allowed by law; or
- 4.) The information is provided to a reputable credit bureau or similar information-reporting agency.

**Maintaining the Customer's Privacy in Business Relationships Outside our Organization**

Wachusett Mortgage does not release specific information about customer accounts or other personally identifiable information to unaffiliated third parties for their independent use. We expect the companies that we select as our business partners to honor our privacy principles in the handling of customer information. It is sometimes necessary to provide personally identifiable information about you to a party outside our organization. Some examples are when we hire a vendor or service company to prepare your accounts statement or to provide support for one or more of our products or services. When we work with outside businesses or companies, these vendors agree to safeguard your personal and confidential information, and these vendors must abide by applicable law. If a vendor is hired to use your information for marketing purposes, we will disclose this to you in advance and give you the opportunity to "opt out", in which case your information would not be provided to the vendor for marketing purposes.

**The Information That We Collect**

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information from a consumer reporting agency.

**Nonpublic Personal Information and Former Customers**

We do not disclose nonpublic information about former customers, except as permitted by law.

**Disclosing Our Privacy Commitment to our Customers**

At Wachusett Mortgage, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any question about how Wachusett Mortgage protects your confidential information, please contact us: