

Please read this Privacy Notice which explains how we collect, share and protect your personal information.

<b>FACTS</b>	<b>WHAT DOES STERLING ASSOCIATES 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 employment information</li> <li>• Name and address</li> <li>• Credit history and credit scores</li> </ul>
<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 Sterling Associates choose to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Sterling Associates share?</i>	<i>Can you limit this sharing?</i>
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> —to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We don't share.</b>
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	<b>NO</b>	<b>We don't share.</b>
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	<b>NO</b>	<b>We don't share.</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We don't share.</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share.</b>

<b>Questions?</b>	Call (800) 286-8073 to speak with a representative.
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Connecting all offices: 1-800-286-8073, [www.boatbanker.com](http://www.boatbanker.com),

**To limit our sharing**

- Call (800) 286-8073 to speak with a representative or
- Mail the form below

**Please note:** If you are  a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer our* customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Apply my choices only to me

Do not use my information for affiliate marketing purposes

Name (Print): \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_



Mail to: Sterling Associates, 39 Church Street, Whitinsville, MA 01588

**Who we are**

Who is providing this notice?

**Tommark Inc., Doing Business As Sterling Associates**

**What we do**

**How does Sterling Associates 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 Sterling Associates collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan or provide contact information
- Provide your employment or financial information
- Provide account information

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

- 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.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ UniBank for Savings, Inc., UniPayDirect, Inc., UniBank Fiscal Advisory Services, Inc.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Sterling Associates does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Sterling Associates does not have any joint marketing partners.</li> </ul>