

About Your **PRIVACY** at Franklin Savings Bank

Personal Information Privacy Protection Policy Revised October 2024

FACTS	What does Franklin Savings Bank do with your personal information?
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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores 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 customers' personal information; the reasons Franklin Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin Savings Bank share?	Can you limit 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	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 do not share.
For our affiliates' everyday business purposes information about your creditworthiness	NO	We do not share.
For nonaffiliates to market to you	NO	We do not share.

What we do

<p>How does Franklin Savings Bank protect my personal information?</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.</p>
<p>How does Franklin Savings Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your credit or debit card • Deposit money • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>Maine law may give you additional rights to limit sharing.</p>
<p>Definitions</p>	<p>AFFILIATES: Companies related by common ownership or control. They can be financial and nonfinancial companies. Franklin Savings Bank does not share.</p> <p>NONAFFILIATES: Companies not related by common ownership or control. They can be financial and nonfinancial companies. Franklin Savings Bank does not share.</p> <p>JOINT MARKETING: A formal agreement between nonaffiliated financial companies that market financial products or services to you together. Our joint marketing partners include credit card companies.</p> <p>State laws and individual companies may give you additional rights to limit sharing. Please view the section on “other important information” for more details.</p>

Other important information: We will not disclose personal information about California or Vermont residents to third parties unless otherwise permitted by law. For Vermont residents, any personal information disclosed pursuant to a joint marketing agreement with a non-affiliated third party will be limited to information that identifies you (such as name, address, telephone number or e-mail address) and information concerning our experiences with you and your accounts.

For more information: Call 207-778-3339 or write to us at FSB Security Officer, Franklin Savings Bank, PO Box 825, Farmington ME 04938.