

FACTS

WHAT DOES MEREDITH VILLAGE SAVINGS BANK (MVSB), MERRIMACK COUNTY SAVINGS BANK (the Merrimack), and MILLRIVER TRUST COMPANY (MillRiver) 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 transactions and transaction history and account balances ■ Overdraft History
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 MVSB, The Merrimack and MillRiver choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MVSB, The Merrimack, MillRiver share?	Can you limit this 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>We can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Meredith Village Savings Bank call toll free at (800) 922-6872 Merrimack County Savings Bank call toll free at (800) 541-0006 MillRiver Trust Company (603) 223-2734
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Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	I am a customer of (please select all that apply):	
	<input type="checkbox"/> Meredith Village Savings Bank <input type="checkbox"/> Merrimack County Savings Bank <input type="checkbox"/> MillRiver Trust Company	
	Name	
Address		
City, State, Zip		

Who we are

Who is providing this notice?

Meredith Village Savings Bank, Merrimack County Savings Bank, and MillRiver Trust Company. These financial institutions are affiliates for the purposes of this privacy policy.

What we do

How do MVSBS, The Merrimack, and MillRiver 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.

Employee access to your information is restricted to those who have a business reason to know such information.

How do MVSBS, The Merrimack, and MillRiver collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account
- enter into an investment advisory contract

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. [See below for more on your rights under state law.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *New Hampshire Mutual Bancorp and*
- *Meredith Village Savings Bank and*
- *Merrimack County Savings Bank and*
- *MillRiver Trust Company and*
- *Savings Bank of Walpole*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Meredith Village Savings Bank, Merrimack County Savings Bank, and MillRiver Trust Company do not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit and debit card companies, broker-dealer companies, insurance companies and brokers, and financial service companies.*

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.