



WHAT DOES NEEDHAM 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Purchase history, transaction history and payment history ■ Credit history and credit scores. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Needham Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Needham Bank 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	No	No
For our affiliates' everyday business purposes- information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?	Call 781-444-2100 or go to NeedhamBank.com
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Who we are	
Who is providing this notice?	Needham Bank
What we do	
How does Needham Bank protect my personal information?	<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>We are committed to the security of your information. We will only collect the minimum necessary to administer our business and to provide valuable products, services, and other opportunities to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulatory standards to safeguard your information.</p>
How does Needham Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or make a deposit ■ Cash a check or apply for a loan ■ Pay your bills or use your credit or debit card ■ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<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>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Needham Bank has no affiliates
Nonaffiliates	<p>We may share your information with nonaffiliates including government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, credit card companies, companies providing servicing, processing, accounting, or other similar functions, marketing companies, and other financial institutions.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners may include securities brokers.