

account relationship with the Bank. In such instances, the information provided is limited to that required by the specific law.

5. The information is required by a bank auditor or examiner for the purpose of completing an official audit or examination of the Bank.
6. The information is shared with vendors who are under contract to perform a service for the Bank. The services these vendors provide are required as part of our normal course of business. Examples would be the companies who author our computer software and the company that assembles and mails our bank statements. These companies or vendors must have as a part of their contract with the Bank a confidentiality agreement which clearly defines their responsibility to maintain and respect the confidentiality of all customer information provided to them.

- **Communicating privacy principles to our customers**

If you have a question regarding the protection of your confidential information, please contact the Bank. You may stop into any office or call us at 508-568-3200 or 1-800-641-1100, or write to 25 Benjamin Franklin Way, Hyannis, MA 02601.



Privacy Statement

25 Benjamin Franklin Way
Hyannis, MA 02601
508-568-3200
www.mycapocodbank.com

Cape Cod Cooperative Bank PRIVACY STATEMENT

At the Cape Cod Cooperative Bank, the basis of each customer relationship is trust. You have chosen to do business with us, and we will honor that relationship with great care, beginning with the information you have chosen to share with us. At the same time, the financial services industry, like the rest of the world, continues to be shaped by rapid changes in technology. We, at Cape Cod Cooperative Bank, are sensitive to your concerns for privacy in this new Information Age. We pride ourselves on being able to provide you with the wide array of financial products and services necessary to realize your financial goals. In order to do this in the most effective and convenient manner possible, we may need to make use of customer information and technological tools. The Cape Cod Cooperative Bank wants you to know that your privacy will not be compromised as we try to give you the best customer service possible. Our Privacy Principles, described below, explain how we will ensure that confidence.

- **Limiting the collection, use and retention of customer information**

The Bank collects, retains and uses customer information for the sole purpose of conducting its business, providing customer service and products and complying with legal and regulatory requirements. We collect nonpublic personal information about you from applications and forms you fill out, the transactions you carry out with us and others, and when appropriate, from consumer credit reporting agencies. Cape Cod Cooperative Bank does not disclose nonpublic personal information about you with anyone, except under situations defined by law

(see section below entitled Restricting disclosure of account information). If you decide to close your accounts with us or become an inactive customer, be assured we will adhere to the policies and procedures described in this notice.

The Bank respects the privacy of children and does not knowingly collect, use or distribute personally identifiable information from persons under the age of 13 in accordance with the Children's Online Privacy Protection Act (COPPA).

- **Maintaining accurate customer information**

Cape Cod Cooperative Bank makes every effort to maintain complete and accurate information about you and your accounts. If you believe that any information retained by the Bank is inaccurate, please contact us. You may stop into any office or call us at 508-568-3200 or 1-800-641-1100, or write to 25 Benjamin Franklin Way, Hyannis, MA 02601. We will investigate the problem and take appropriate action quickly and according to industry practices and applicable laws.

- **Limiting employee access to information**

At Cape Cod Cooperative Bank, employee access to personal and account information is limited to those employees who need to know that information to provide you with products and services. Employees are educated on the importance of maintaining the confidentiality of customer information and the privacy principles of the Bank. All employees are governed by a Code of Conduct, which defines each employee's

responsibility to maintain and respect our customers' privacy. Violation of this code is not tolerated.

- **Protecting information using established security procedures**

The Bank maintains physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. These safeguards and procedures are in place and strictly adhered to at all times. All of our operational and data processing systems are in a secure environment to protect your personal information from being wrongfully accessed. We continually assess new technology for protecting your information.

- **Restricting disclosure of account information**

Cape Cod Cooperative Bank does not reveal specific information about customers or their accounts to third parties with the following exceptions:

1. The information is required to complete a customer initiated transaction.
2. The customer authorizes us to release the information. For example, verification of deposits for a home mortgage loan.
3. The information is required for legitimate Bank use, in accordance with applicable law and standard banking practices. For example, information provided to attorneys, collection agencies and credit reporting agencies for the purposes of collecting debt.
4. The information is required by or allowed by law. For example, a subpoena or court order to produce records regarding the customer's