

FACTS	Dedham Savings and South Shore Bank are affiliate banks under a common holding company. What do Dedham Savings and South Shore 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 Credit History ▪ Assets and Income ▪ Account Balance and Payment History <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 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 Dedham Savings and South Shore Bank choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Do Dedham Savings and South Shore 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?	Dedham Savings: Call 800.462.1190 or go to www.dedhamsavings.com South Shore Bank: Call 800.660.7800 or go to www.southshorebank.com	

Who we are	
Who is providing this notice?	Dedham Savings and South Shore Bank
What we do	
How do Dedham Savings and South Shore Bank 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 Dedham Savings and South Shore 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 apply for a loan ▪ Pay your bills or deposit money ▪ Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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, including our bank holding company. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Dedham Savings ▪ South Shore Bank
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Dedham Savings and South Shore Bank do not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include the credit card companies that provide our jointly branded cards and the firms that provide our investment, insurance, and wealth management products and services.</p>