

PRIVACY POLICY

Protecting the privacy of consumers is important to Machias Savings Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Machias Savings Bank employees for collection, use, retention, and security of nonpublic personal Consumer information.

Click here to view our [Privacy Notice](#)

Information We Gather Online

Visitors to the Machias Savings Bank's website remain anonymous and we do not collect identifying information about visitors to our site unless the visitor voluntarily provides us with this information via E-Mail, drawing registrations, web surveys, or on-line registration or contact forms. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time site was accessed
- IP Address (A numeric address given to computers connected to the Internet)
- Web Browser used
- Length of visit
- Specific pages visited

The information that is gathered will help us develop additional products and or services that might be of interest to our customers and will only be used as allowed by law, as stated in our Privacy Policy, or as authorized by you.

Delivery of Privacy Notice

This Privacy Policy will be provided to customers at the time an account is opened and delivered to all customers annually thereafter.

The following additional information pertains to our MSB Online customers (our Internet banking service):

Cookies

If you use our MSB Online, MSB Ecorp, or MSB BillPay programs you may receive "cookies" which contain your unique identifier, allowing you to view and manage your accounts. These cookies may be linked to personally identifiable information.

"Cookies" are messages a web server (ie: www.machiassavings.com) gives to a web browser (i.e.: Internet Explorer software) that contain information that is stored on the customer's computer and sent back to the server when the customer's browser requests pages from the server. "Cookies" are used for example in providing customer convenience by storing passwords and logon IDs so customers do not have to enter the information every time, to customize pages for the customer based on information contained in the "cookie", and to track customer activity on the Web Site for later use in providing good customer service and new products.

Making the appropriate selection from your browser options can disable "cookies". However, please understand that certain services provided by Machias Savings Bank such as MSB Online, MSB Ecorp, or our Bill Pay program may require "cookies" for effective delivery of the program. Machias Savings Bank will treat all "cookie" information confidential and will use only as allowed by law, as stated in our Privacy Policy, or as authorized by you.

Children's Online Privacy Protection

Machias Savings Bank is committed to the purpose of the Children's Online Privacy Protection Act of 1998 (COPPA) to protect the privacy of children online. We also believe it is good policy not to collect more personally identifiable information from children 12 and younger than is necessary for them to participate in online activities.

During the application process for MSB Online (our Internet banking service) we collect information to help us verify who is requesting the service and if in fact he/she has ownership of accounts with us that qualify for online access.

Federal law prohibits us from conditioning the child's participation in an activity on the provision of more personal information than is necessary to participate in the activity (i.e. online account access).

Children 12 or younger are required to register with an application that includes a parent's or legal guardian's consent via a hand-written signature. These applications are to be mailed to Machias Savings Bank, P.O. Box 318, Machias, ME 04654. If we receive applications that do not include the required consent we may try to contact the parent or legal guardian in order to obtain consent, or we will destroy the submitted application.

It is our intent not to disclose information collected from children to third parties. However, under certain instances we may be required to do so as allowed by law stated in our Privacy Policy.

We also allow parents to request the removal of information collected about their child from our database. If you would like your child's online account access deactivated or if you have questions or concerns about this Privacy Policy, call 1-866-416-9302.

Web Linking

Our website contains links to third party sites which you may find of interest. The privacy practices of any third party linked website are not covered by our privacy policy. We are not responsible for the privacy practices, data collection, security or content of other third party websites. You should carefully review any privacy policy posted on a third party website before providing private or confidential information.

Electronic Bill Payment

MSB BillPay is a service offered by Machias Savings Bank through CheckFree Corporation. Please refer to the Terms and Conditions of this service for a complete disclosure of CheckFree's Privacy Policy.