

THE FITCHBURG BUSINESS CENTER

PRIVACY POLICY

At The Fitchburg Business Center, our business is to serve the needs of our customers. Our reputation and strength are built on trust. We honor that trust by respecting and safeguarding the sensitive and nonpublic information we will need to gather to find you the best product to meet your needs. Keeping your financial information safe is one of our biggest responsibilities. To help you better understand how your personal information is protected here at The Fitchburg Business Center, we are providing you with the following statements describing our privacy policies and practices. In the event that your relationship with us is terminated for any reason or you become an inactive customer, we will continue to adhere to the policies and practices described below.

THE INFORMATION THAT WE COLLECT

We must collect, retain and use information about customers and applicants for the purpose of providing our products and services. We may collect nonpublic personal information about you from a variety of sources including, but not limited to: applications and other forms you submit to us, information about your transaction with us or an affiliate.

The information collected and retained by The Fitchburg Business Center, is used for specific business purposes, such as approving applications, complying with regulations, protecting against fraud, and developing a better understanding of your financial needs to provide you with products and services of value to you.

THE INFORMATION SHARED WITHIN THE FITCHBURG BUSINESS CENTER

We believe that the responsible use of information benefits our customers by enabling us to understand their specific needs and to offer products tailored to meet those needs. To continue this practice and offer a wide array of products, we reserve the right to share your nonpublic information with our affiliates. The information that we share may include information that you provided on an application (such as your marital status or income); information we obtain to verify representations made by you (such as your open credit lines); and information we obtain from a third party regarding their employment, credit, or other relationship with you (such as your employment history).

WHO ELSE MAY RECEIVE INFORMATION AND WHY

The Fitchburg Business Center does not sell or provide nonpublic information about our customers or former customers to other companies for their independent use. To provide our customers with products or services that we believe will meet their financial needs, we may disclose limited nonpublic personal information to reputable companies that perform marketing services on our behalf.

THE FITCHBURG BUSINESS CENTER

YOU HAVE CHOICES

Because we respect your right to privacy, we give you the choice of how your personal information will be shared. You may choose to:

_____ Allow The Fitchburg Business Center to share limited amounts of your personal information within The Fitchburg Business Center and its affiliates,

_____ Limit information sharing outside The Fitchburg Business Center and it's affiliates, or

_____ Limit information sharing with The Fitchburg Business Center. The process of limiting our Ability to share your information is called "opting out."

HOW WE PROTECT YOUR PERSONAL INFORMATION

We understand that the protection of your nonpublic personal information is of the utmost importance to you. The Fitchburg Business Center maintains physical, electronic, and procedural safeguards that comply with federal rules to guard your information. We do not authorize access to customer information except to those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and customer privacy.

ACCURACY OF RECORDS AND YOUR RIGHT TO CORRECT

We continually strive to maintain current, complete, and accurate information about you and your account. Should you believe that our records contain inaccurate or incomplete information about you, please notify us. You may send your notice to: Customer Service, The Fitchburg Business Center, 344 Main Street, Fitchburg, MA 01420. We will investigate your concerns and correct any inaccuracies; to the extent we are able to do so.

QUESTIONS ABOUT PRIVACY

If you have any questions about The Fitchburg Business Center, privacy practices or policies, or you have concerns about the protection of your personal information, please contact use at (978) 342-9850.

Please sign and date below, acknowledging the receipt of this disclosure.

Borrower

Co-Borrower

Date

Date

Page 2 of 2

344 MAIN STREET, FITCHBURG, MA 01420
OFFICE: 978 342-9850 FAX: 978 343-2304
WWW.FBCENTER.COM