

FACTS

WHAT DOES EASTERN BANK (“EASTERN”) 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?	<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</div> <div><div></div><div>Social Security number and income</div><div>Account balances and payment history</div><div>Credit history and credit scores</div></div>
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 Eastern chooses to share; and whether you can limit this sharing. Notwithstanding the below, text messaging originator opt-in data and consent information will not be shared with nonaffiliated third parties to market to you.

Reasons we can share your personal information	Does Eastern 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	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<div><div></div><div>Call 1-800-EASTERN (327-8376) – press 3 to speak to a banking representative</div><div>Visit us online: easternbank.com/privacyoptout or</div><div>Mail the form below</div></div> <div><div>Please note:</div><div>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</div><div>However, you can contact us at any time to limit our sharing.</div></div>
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Questions?	Call 1-800-EASTERN (327-8376) or go to easternbank.com
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Note: If you have already opted-out you do not need to do so again.

Mail-in Form

	Mark any/all you want to limit:	
	<div><div></div> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</div>	
	<div><div></div> Do not allow your affiliates to use my personal information to market to me.</div>	
	<div><div></div> Do not share my personal information with nonaffiliates to market their products and services to me.</div>	
	Name	
Address		
City, State, Zip		
Account #		

Who we are

Who is providing this notice?	Eastern Bank (“Eastern”)
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What we do

How does Eastern 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 will safeguard any information you share with us. In addition, we will limit the collection and use of nonpublic personal information to the minimum required to provide you with superior products or services. We restrict access to your personal account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards to guard your nonpublic personal information.</p>
How does Eastern 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 deposit money● Pay your bills or apply for a loan● Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus and/or affiliates.</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>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>An opt-out direction from you will apply to all of the associated account holders for the account numbers you have listed on the Opt Out Form.</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">● <i>Our affiliates include companies that with us are under common control of Eastern Bankshares, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">● <i>Nonaffiliates we share with include government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, credit card companies, companies providing servicing, processing, accounting, or similar types of functions, companies originating loans or loan applications, marketing companies, securities brokers, insurance companies, and other financial institutions.</i>
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">● <i>Our joint marketing partners include insurance companies, banks, credit card companies, securities brokers, and financial institutions.</i>

Other important information

Our Policy with Respect to Former Customers: We follow the same privacy policies and practices for former customers as are described in this notice.

