csb Cambridge SAVINGS BANK

March 2026

FACTS

WHAT DOES CAMBRIDGE SAVINGS BANK (CSB) 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?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit score
- When you are no longer our customer, we may continue to share your information as described in this notice.

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 CSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CSB 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	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call Customer Service at 888.418.5626 or go to www.cambridgesavings.com
For customers with hearing impairments, please dial 711 to connect with a TRS Operator.

Who we are	
Who is providing this notice?	Cambridge Savings Bank (CSB)

What we do	
How does CSB 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. We restrict access to your personal account information to those employees who need to know that information to provide products and services to you.
How does CSB collect my personal information?	We collect your personal information, for example, when you ■ open an account or deposit money ■ apply for a loan or pay your bills ■ seek advice about your investments We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *CSB does not share with non-affiliates other than in connection with joint marketing agreements as described below.*
Joint marketing agreement	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *We may enter into joint marketing agreements to offer you products and services that we do not otherwise provide independently on our own, such as credit cards, insurance, and non-deposit investment products and services.*