

## Annual Privacy Notice

<b>FACTS</b>		<b>What Does Newtown Savings Bank Do With Your Personal Information</b>
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 includes:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Newtown Savings Bank chooses to share; and whether you can limit this sharing.	

<b>Reasons we can share your personal information</b>	<b>Does Newtown Savings Bank Share?</b>	<b>Can you limit this sharing?</b>
For our "everyday business purposes"- Such as to process your transactions, maintain your accounts, 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

<b>Who we are</b>	
Who is providing this notice?	Newtown Savings Bank is a mutual savings bank.

<b>What we do</b>	
How does Newtown Savings Bank protect my financial 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 lines and buildings.
How does Newtown Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus 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"> <li>• Sharing for affiliates everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul>

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. The following companies are considered affiliates of the Bank: <ul style="list-style-type: none"> <li>• Newtown Savings Mortgage Corporation</li> <li>• Newtown Investment Solutions</li> <li>• Flagpole Holdings, LLC</li> <li>• Newbury Renaissance LLC</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. The Bank does not currently have any relationships with nonaffiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies, investment services companies, and credit card companies.

Questions: If you have any questions regarding this notice or Newtown Savings Bank's information sharing practice, please call 203.426.4440.