

Under these Terms and Conditions, “we”, “us,” and “our” denote Clinton Savings Bank or its affiliates or subsidiaries. “You” and “your” refer to the individual using the website.

Your use of our website, including vendor sites necessary to provide products and services relating to your relationship with us (the “Site”), constitutes your agreement to all the following terms. If you do not agree with our Terms and Conditions, your sole remedy is to discontinue your use of the Site.

Availability of Products and Services

Information contained on the Site does not, and is not intended to, constitute an advertisement, solicitation or offer for the sale of any product or service in any jurisdiction where Clinton Savings Bank or its affiliates or subsidiaries is not licensed to do business.

Cookies

When you visit our Site, our web servers may place a small file called a “cookie” on your computer to collect information as described below in the paragraph entitled Website Tracking and Analytics. We do not use cookies to collect and store confidential personal information, such as your email address or other information stored on your computer’s hard drive.

You may set your browser to disable or delete cookies, however, this may affect your ability to use certain Site features, including some of our products and services.

Managing Cookies

Your Preferences

When you first visit our Site, you may be presented with a banner that offers you choices about whether to accept or reject Cookies or tracking technologies of several types. If you wish to manage your Cookies, you can do so by clicking on the floating green cookie icon in the lower left corner of the Site.

Browser Settings

Cookies can be blocked by changing your Internet browser settings to refuse all or some Cookies. If you choose to block all Cookies (including essential Cookies) you may not be able to access all or parts of the Site.

You can find out more about Cookies and how to manage them by visiting www.AllAboutCookies.org.

Platform Controls

You can opt out of Cookies set by specific entities by following the instructions found at these links:

- Google: <https://adssettings.google.com>
- Facebook: <https://www.facebook.com/about/ads>
- LinkedIn: <https://www.linkedin.com/psettings/guest-controls/retargeting-opt-out>
- Microsoft: <https://account.microsoft.com/privacy/ad-settings/>
- Pinterest: <https://help.pinterest.com/en/article/personalization-and-data>

Website Tracking and Analytics

We use tools, such as cookies and click stream auditing, to gather analytics on Site usage. These tools gather non-personally identifiable information, such as the Site pages visited, the time and date you used the Site, the navigation path you used to find information and the name of your Internet service provider. In addition, we will collect technical information about your computer such as its screen resolution, operating system, and browser.

This information gives us insight into how our Site is being used and allows us to make sure the Site runs well with the equipment being used by most of our customers.

We may contract with third parties to assist us with gathering this aggregate, non-personally identifiable information. These companies are prohibited from using the information they collect for their own purposes or from sharing this information with others.

Advertising Industry Resources

You can understand which entities have currently enabled Cookies for your browser or mobile device and how to opt-out of some of those Cookies by accessing the Network Advertising Initiative's website or the Digital Advertising Alliance's website. For more information on mobile specific opt-out choices, visit the Network Advertising Initiative's Mobile Choices website.

Please note that these opt-out mechanisms are specific to the device or browser on which they are accessed. Therefore, you will need to opt out on every browser and device that you use.

“Do not track” Signals

Our system checks to see if any visitor is currently enabling a do not track feature through a web browser, and/or, if they chose any on-page option that denotes the visitor does not want to be tracked, such as a check box or user interface option. If any visitor is found to elect not to be tracked from any method, we monitor our system and we refrain from placing any tracking method during that visit (cookie, pixel, etc.)

Online Advertising

We will periodically advertise our products and services on non-affiliated third-party websites, some of which may be linked to our Site. To evaluate the effectiveness of our advertisements on these third-party sites, we may use cookies or other tracking technology. This

technology is only used to measure the responses to these advertisements on third-party sites and does not contain information that can be used to identify you personally.

Protecting children's privacy online

The Site is not directed to individuals under the age of fourteen (14), and we request that these individuals not provide Personal Information through the Site. We do not knowingly collect information from children under fourteen without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

Online Surveys, Contests and Other Promotions

You may periodically be invited to participate in online surveys, contests and other promotions displayed on our Site. Your participation in these activities is optional.

Links to Other Internet Sites

The Site may contain links to other websites operated by non-affiliated third parties. We provide links to other sites as a convenience. The linked sites are not under our control, and we are not responsible for the products and services, privacy policy, security, or content available on the third-party sites. **We explicitly disclaim all liability for damages of any kind arising out of the use of such linked sites.**

Tools, Calculators and Other Resources

The Site may contain tools, calculators, and other resources, such as educational information on financial subjects. We provide these resources as a complimentary service, for educational purposes only. **We are not responsible for, and expressly disclaim all liability for, damages of any kind arising out of the use of such tools, calculators, and other resources.**

Contacting the Bank by Electronic Mail (email)

Because normal Internet email transmissions may not be secure, we request that you neither send nor request sensitive information by email transmission, including account numbers, passwords, and

payment information via any public email system. For time-sensitive information, please contact us at 1-888-744-4272.

We generally will acknowledge emails within one (1) business day; however, we will not take actions based on your email request until we receive your email message and have a reasonable time period to act.

We will NEVER ask you for any private information (such as account numbers, passwords, PINs, social security numbers, etc.) for any of our products through an unsolicited email. **If you receive any such request, DO NOT respond to it. Please notify us immediately at 1-888-744-4272.**

No Unlawful or Prohibited Use

You agree not to use the Site or any information contained on the Site for any purpose that is unlawful or prohibited by these Terms of Use, and not to access the Site or use materials or services available on the Site from territories where such access or use is illegal.

Copyrights and Trademarks

The contents of the Site are our property unless otherwise indicated and are protected by copyright and trademark laws. The contents of the Site are for personal use and may not be copied (other than a copy for personal use), displayed, downloaded, distributed, modified, published, or transmitted without our prior written consent.

Limitation of Liability

We provide the contents and use of the Site (including applications, text, graphics, links, tools, calculators, and other resources) on an “as is” basis and your use of the Site is at your sole risk. In addition, we assume no responsibility for any error, omission, interruption, defect, delay in operation or transmission, computer virus, or line or system failure. We make no warranties or representations of any kind in connection with the use of the information or applications on the Site, their accuracy, adequacy, or completeness. To the extent permitted under applicable law, we disclaim all warranties of any kind,

express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement.

In no event shall we, our employees, officers or directors, be liable for any damages whatsoever including, without limitation, actual, direct, special, incidental, consequential, punitive or indirect damages, however caused, whether arising from breach of contract, negligence or otherwise, even if we have been advised of the possibility of such damages.

Modifications

We reserve the right to change the Terms of Use and modify the contents of the Site without notice.

Governing Law

Use of the Site is governed by applicable federal laws of the United States of America and the laws of the Commonwealth of Massachusetts. The courts sitting in the Commonwealth of Massachusetts shall have exclusive jurisdiction over all disputes arising out of or relating to the contents or use of the Site.

How to Contact Us

To contact us for questions or concerns about our privacy policies or practices please contact us at:

In writing:

Clinton Savings Bank

200 Church Street.

Clinton, MA 01501

By phone: 1-888-272-4222

By email: customerservice@clintonsavings.com