

Cambridge Trust Company

Rev 01/2011

FACTS

WHAT DOES CAMBRIDGE TRUST COMPANY 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 depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and credit scores

When you are no longer our customer, we continue to share 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 Cambridge Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cambridge Trust Company 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 credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	NO	We don't share
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call 617-876-5500

What we do

<p>How does Cambridge Trust Company protect my personal information?</p>	<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>How does Cambridge Trust Company collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan or provide employment information ■ show your drivers license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Cambridge Trust Company has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Cambridge Trust Company does not share with nonaffiliates so they can market you.</i>
<p>Joint marketing</p>	<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>Cambridge Trust Company does not jointly market.</i>