

FACTS	Dedham Savings, South Shore Bank, and Charlesbridge Advisors, LLC are affiliates under Charlesbridge, MHC, a common holding company (collectively “Charlesbridge Group”). What does Charlesbridge Group 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: <ul style="list-style-type: none"> ▪ Social Security Number and Credit History ▪ Assets and Income ▪ Account Balance and Payment History When you are <i>no longer</i> our customer, we 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 Charlesbridge Group chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Charlesbridge Group share?
	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
	For our marketing purposes — to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates’ everyday business purposes — information about your transactions and experiences	Yes
	For our affiliates’ everyday business purposes — information about your creditworthiness	Yes
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	No
To limit our sharing	<ul style="list-style-type: none"> ▪ Visit us online: www.charlesbridgegroup.com/optout <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Dedham Savings: Call 800.462.1190 or go to www.dedhamsavings.com South Shore Bank: Call 800.660.7800 or go to www.southshorebank.com Charlesbridge Advisors, LLC: Call 781.678.7720	

Who we are	
Who is providing this notice?	Charlesbridge Group, including the common holding company Charlesbridge, MHC and its affiliates Dedham Savings, South Shore Bank, and Charlesbridge Advisors, LLC.
What we do	
How does Charlesbridge Group 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. Employee access to your information is restricted to those who have a business reason to know such information.
How does Charlesbridge Group 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 apply for a loan ▪ Pay your bills or deposit money ▪ Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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"> ▪ 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?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Charlesbridge Group's common holding company is Charlesbridge, MHC and its affiliates include:</p> <ul style="list-style-type: none"> ▪ Dedham Savings ▪ South Shore Bank ▪ Charlesbridge Advisors, LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Charlesbridge Group does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include the credit card companies that provide our jointly branded cards and the firms that provide our investment, insurance, and wealth management products and services.</p>