



California Resident Privacy Notice

This California Resident Privacy Notice (“**California Policy**”) provided by Baystate Financial (“**Company**” or “**We**”) supplements the information contained in Website Privacy Policy (“Privacy Policy” or “Policy”) and applies solely to individual residents of the State of California (“consumers” or “you”).

If you are a California resident, the California Consumer Privacy Act, Cal. Civ. Code §§ 1798.100 et seq., as amended by the California Consumer Privacy Rights Act of 2020 and as may be amended from time to time (“CCPA/CPRA”), provides you with certain rights with respect to your Personal Information, as that term is defined under and subject to the CCPA/CPRA.

This California Policy describes your CCPA/CPRA rights with respect to your Personal Information and explains how to exercise those rights, subject to CCPA/CPRA exceptions.

Any terms defined in the CCPA/CPRA have the same meaning when used in this California Policy.

Collection, Use and Disclosure of Personal Information in Preceding Twelve (12) Months

The **Privacy Policy** (hyperlink back to this landing page) sets forth the categories of Personal Information that we have collected in the preceding twelve (12) months, the sources from which it was collected, the purpose for which it was collected, and the categories of third-parties to whom it was disclosed. Baystate Financial has not sold consumers’ Personal Information in the preceding twelve (12) months.

The Right to Know / Specific Information

You have the right to know and request the following information relating to the Personal Information we may have collected and disclosed:

- The categories of Personal Information we have collected about you;
- The categories of sources of the Personal Information;
- The purposes for collecting the Personal Information; and
- If we sold, shared or disclosed your Personal Information for a business purpose, two separate lists disclosing:
 - the categories of Personal Information that was disclosed for a business purpose and the categories of recipients of such information; and
 - the categories of Personal Information that we sold to or shared with third parties and the categories of recipients of such information.

We are not required to provide you with this information more than twice in a twelve (12) month period.

The Right to Access

You have the right to access and obtain a copy of the specific pieces of Personal Information we have collected about you, upon verification of your identity.

The Right to Correct

You have the right to request that we correct the inaccurate Personal Information that we collected and maintain about you.

The Right to Request Deletion

You have the right to request that we delete the Personal Information that we collected from you, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies.

To Submit a Request to Exercise Your Right to Access, Correct and Deletion

Call us at 1 (617) 585-4500 Monday-Friday 8am-8pm EST or email us at marketing@baystatefinancial.com.

We may ask you to provide additional Personal Information so that we can properly identify you in our dataset to track compliance with a request. We will only use Personal Information provided in a request to review and comply with the request. If you chose not to provide this information, we may only be able to process your request to the extent we are able to identify you in our data systems. In certain circumstances, we may decline a request to exercise the rights described above.

Response Timing and Format

We will endeavor to respond to a verifiable consumer request within forty-five (45) days of receipt. If we are unable to process your request in such time, we will inform you of the delay in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically.

Information provided in response to a consumer request will be provided free of charge, up to twice. We reserve the right to charge a fee to process or respond to your verifiable consumer request if we determine that such request is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Right to Appeal

If we are unable to comply with all or a portion of your request, we will explain the reasons we cannot comply. You may appeal our decision by resubmitting a request and we will inform you of any action taken or not taken in response to the request and explain the reasons for our decision within sixty (60) days of receiving the request.

The Right to Opt-Out of Targeted Advertising, Sale or Sharing of Personal Information

You have the right to direct us not to process your Personal Information for the purposes of (i) targeted advertising; or (ii) sell or share Personal Information we have collected about you. You have the right to limit the use and disclosure of Sensitive Personal Information we have collected about you.

To opt out of the potential sale or sharing of your Personal Information or to limit the use and disclosure of your Sensitive Personal Information, visit the applicable opt-out page:

“DO NOT SELL OR SHARE MY PERSONAL INFORMATION”

“LIMIT THE USE AND DISCLOSURE OF MY SENSITIVE PERSONAL INFORMATION”

You may designate an authorized agent to exercise an opt-out right on your behalf.

Children’s Information

Our Services are marketed towards corporate entities and adults. We do not knowingly collect online information from children under the age of 16, and we do not knowingly sell or share the personal information of children under the age of 16.

Shine the Light Law

California law (referred to as the “Shine the Light” law) permits customers in California to request certain details about how their “personal information” (as defined by California Civil Code Section 1798.83/84) is shared with third parties for direct marketing purposes.

Californians may request information about our compliance with this law and our personal information handling practices by contacting as set forth in the How to Contact Us section below.

Your inquiry must specify “California Privacy Rights Request- California Civil Code 1798.83/84 Request” in the subject line of the email or the first line of the letter, and include your name, street address, city, state and ZIP code. Please note that we are only required to respond to one request per California resident per year.

HOW TO CONTACT US

Your advisor can serve as a contact for your questions or concerns.

The privacy office for Baystate Financial may be contacted as follows:

Email: marketing@baystatefinancial.com

Address: One Marina Park Drive, 16th Floor Boston Massachusetts 02210

Phone: 1 617-585-4500

CHANGES TO THIS NOTICE

We reserve the right to make changes to this Notice at any time consistent with applicable local laws. Such changes, as long as they do not have a fundamental impact on the nature of our processing of your personal information or otherwise have a substantial impact on you, will be posted on our website. We encourage you to review the website and Notice periodically for any updates or changes.

This Notice is effective as of November 20, 2024