



Eastern Bank

Henry Liu

Vice President

Corporate Compliance Officer

What is Privacy?

PRIVACY

Regulation

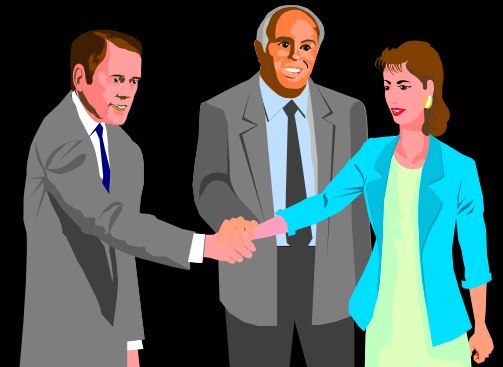
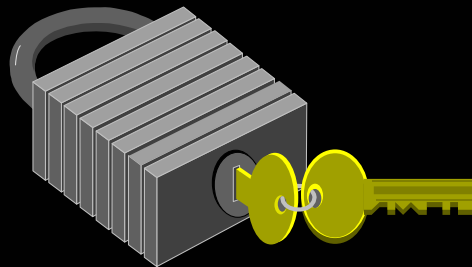
Information Security

Customer Contact

Compliance

Security

Relations



What is Privacy?

Privacy Regulation

Who do we share information with?

Information Security

How do we protect the information we have?

Customer Contact

How do we keep in touch with our customers in a non-invasive manner?

Privacy Notice

General
policy

What we
collect

Who we
share with

IMPORTANT INFORMATION ABOUT OUR PRIVACY POLICY

*At Eastern Bank,
Keeping Customer Information Secure
is a Priority*

At Eastern Bank the basis of each customer relationship is trust. Since you have chosen to do business with Eastern Bank, we are obligated to honor that relationship with great care, particularly with the information that you share with us. We believe that customer privacy should not be compromised. At the same time, we want to offer you a broad array of financial products and services that will help you attain your financial goals. Accordingly, we want you to understand what information we gather and how we use it.

WHAT INFORMATION WE COLLECT

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balances, account activity, and payment history. We collect the following types of nonpublic personal information:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from third parties, such as credit bureaus.

TO WHOM WE DISCLOSE INFORMATION

We may share nonpublic personal information about you with companies related to us by common control or ownership ("affiliates") and, in certain circumstances, with third parties that are not members of our corporate family ("nonaffiliated third parties"). Our "affiliates" include financial service providers, such as investment advisors and insurance agents. These disclosures enable us to provide you with superior customer service and a broad range of financial products and services that we believe add value to your relationship with us.

WHAT INFORMATION WE DISCLOSE TO THIRD PARTIES

Under the Federal Fair Credit Reporting Act, we are permitted to share information about your transactions with us (such as your name, address, loan and account balances, and payment history) with our affiliates.

We also disclose the following types of information to financial institutions with which we have joint marketing arrangements (such as insurance companies and agencies, banks, and securities brokers):

- Information we receive from you on applications or other loan and account forms, such as property or automobiles you own;
- Information about transactions with us, our affiliates, or others, such as your account balance, payment history, and parties to transactions; and
- Information we receive from credit bureaus, such as your creditworthiness and your payment history.

Finally, we may disclose nonpublic personal information about you to nonaffiliated third parties in certain other circumstances as permitted by law, such as third party vendors that assist us in servicing your loan or deposit account, to government entities in response to subpoenas, and to credit bureaus.

*We do not share customer information with
nonaffiliated third parties for their independent use
in marketing their products.*

OUR POLICY WITH RESPECT TO FORMER CUSTOMERS

We follow the same privacy policies and practices for former customers as are described in this notice.

OUR SECURITY PROCEDURES

We will safeguard any information you share with us. In addition, we will limit the collection and use of nonpublic personal information to the minimum required to provide you with superior products or service. We restrict access to your personal account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you have questions or concerns about our policy, please contact us.

Eastern Bank – Direct Banking Center
Post Office Box 391
Lynn, MA 01903-0461

1.800.EASTERN
easternbank.com



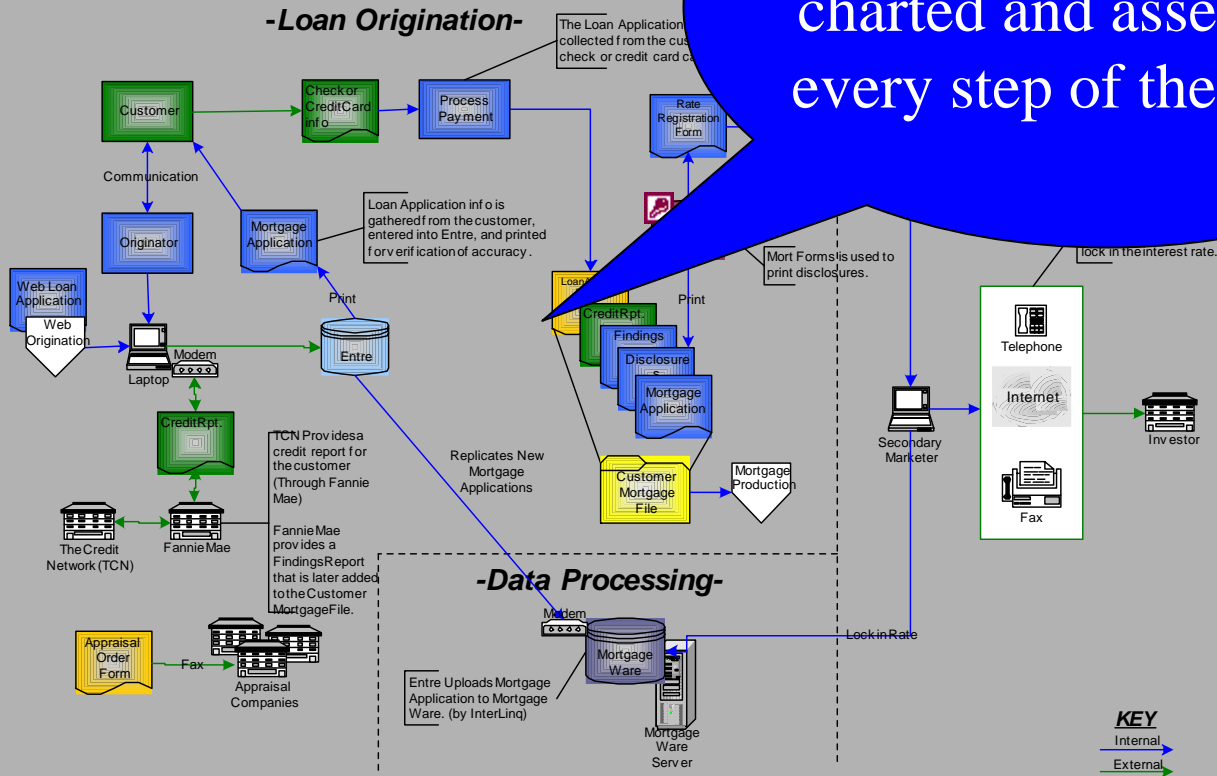
What we
share

Former
customers

Security of
information

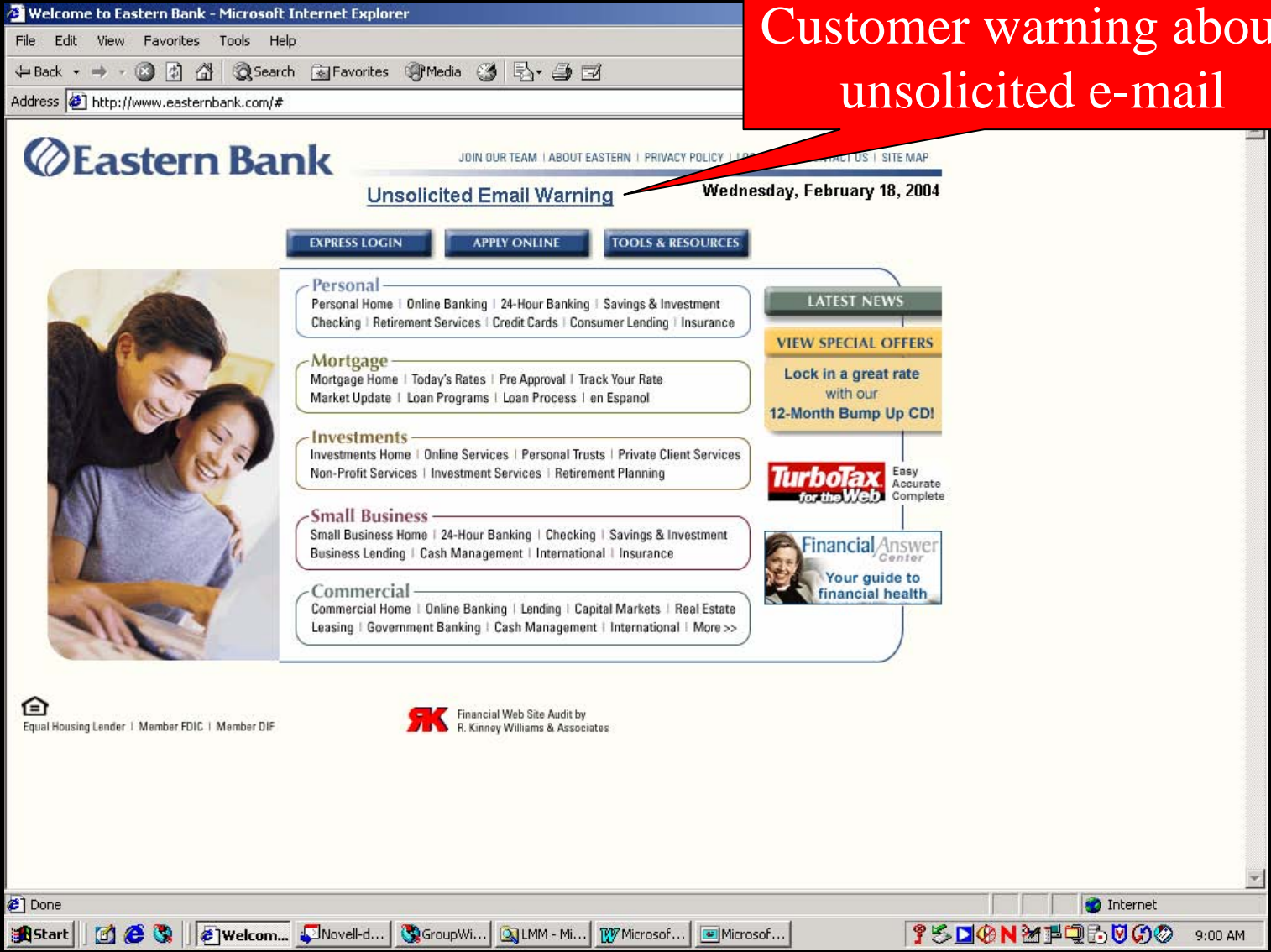
Information Security

Customer information is charted and assessed for every step of the process

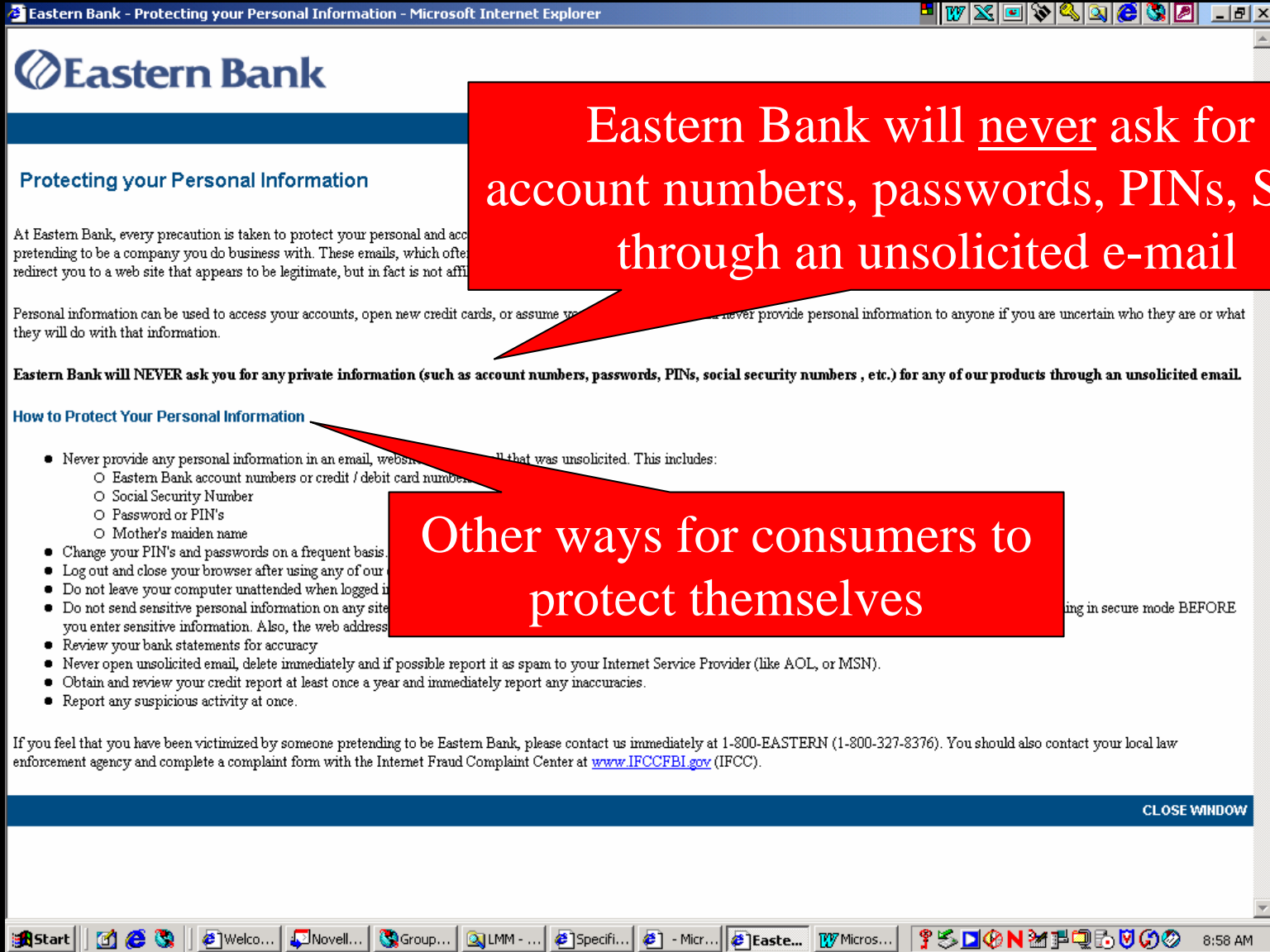


E-Mail Scams

Customer warning about unsolicited e-mail



E-Mail Scams



Eastern Bank

Protecting your Personal Information

At Eastern Bank, every precaution is taken to protect your personal and account information. We are constantly vigilant against anyone pretending to be a company you do business with. These emails, which often claim to be from Eastern Bank, may attempt to trick you into providing personal information or to redirect you to a web site that appears to be legitimate, but in fact is not affiliated with Eastern Bank.

Personal information can be used to access your accounts, open new credit cards, or assume your identity. Eastern Bank will never provide personal information to anyone if you are uncertain who they are or what they will do with that information.

Eastern Bank 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.

How to Protect Your Personal Information

- Never provide any personal information in an email, web browser, or other electronic communication that was unsolicited. This includes:
 - Eastern Bank account numbers or credit / debit card numbers
 - Social Security Number
 - Password or PIN's
 - Mother's maiden name
- Change your PIN's and passwords on a frequent basis.
- Log out and close your browser after using any of our services.
- Do not leave your computer unattended when logged in.
- Do not send sensitive personal information on any site or email unless you are certain you are communicating in secure mode BEFORE you enter sensitive information. Also, the web address should be correct.
- Review your bank statements for accuracy.
- Never open unsolicited email, delete immediately and if possible report it as spam to your Internet Service Provider (like AOL, or MSN).
- Obtain and review your credit report at least once a year and immediately report any inaccuracies.
- Report any suspicious activity at once.

If you feel that you have been victimized by someone pretending to be Eastern Bank, please contact us immediately at 1-800-EASTERN (1-800-327-8376). You should also contact your local law enforcement agency and complete a complaint form with the Internet Fraud Complaint Center at www.IFCCFBI.gov (IFCC).

CLOSE WINDOW

Start | Welco... | Novell... | Group... | LMM - ... | Specifi... | - Micr... | Easte... | Micros... | 8:58 AM

Eastern Bank will never ask for account numbers, passwords, PINs, SSNs through an unsolicited e-mail

Other ways for consumers to protect themselves

Do Not Call

- Telemarketing rules
- Honoring requests

Questions?

- Learn from mistakes
- Express your concerns
- Stay vigilant