

Dear Borrower:

Thank you for choosing Greenfield Savings Bank for your mortgage! Whether you're purchasing, refinancing, or preparing to build, applying for a GSB loan is the first big step. Getting started is easy with our Mortgage Application Kit. We look forward to working with you!

Required for all applicants

- Completed and signed [Residential Mortgage Application](#). (Enclosed)
- Signed [Authorization to Release Information](#). (Enclosed)
- Credit report fee: Individually \$30.82 Mass Housing Loans: Individually \$39.82
Jointly \$61.64 Jointly \$79.64

The items listed below are not required until you have received your Loan Estimate and you have provided Greenfield Savings Bank with your signed intent to proceed

- A copy of your Driver's License.
- Signed Pages 1 & 2 of most Federal Income Tax Returns
- Income verification:
 - Most recent pay stubs for last 30 days indicating year to date earnings and 2 years W-2 forms,
 - For self-employed borrowers: most recent 2 years of Federal Income Tax Returns **signed** with all attached schedules.
 - For borrowers receiving Social Security, Pension or Retirement income: most recent 2 years of Federal Income Tax Returns **signed** with all attached schedules, 2 Years 1099 forms and most recent two months bank statements evidencing direct deposit and recent Awards Letter, if applicable.
 - For borrowers with income rental properties: most recent 2 years of Federal Income Tax Returns **signed** with all attached schedules.
- Most recent deposit account statements: checking, savings, mutual funds, retirement, etc., other than Greenfield Savings Bank accounts.
- Appraisal Fee: Single Family \$465.00
Multi Family \$665.00

Application-specific documents

If purchasing a home...

- Copy of the Offer to Purchase, deposit check and the listing sheet.

If refinancing...

- Most recent Mortgage Statement
- Most recent real estate tax bill for all properties owned
- Homeowners' insurance policy indicating the annual premium for all properties owned

For construction loans...

- Copy of plans, specifications and cost estimates

To lock in an interest rate...

- Please speak with your Loan Originator for rate lock options.

Mass Housing, VA, FHA, USDA and MHP loans may require additional documentation

If any additional documentation is required to process your loan request, we will contact you directly.

If you have additional questions, call us at 413-774-3191 or 413-549-3660. Thank you for choosing Greenfield Savings Bank!

FACTS

WHAT DOES GREENFIELD SAVINGS BANK 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 Account Balances
- Apply for a loan and your credit scores, credit history, and payment history
- Income, assets and checking account information

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 Greenfield Savings Bank (GSB) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greenfield Savings Bank 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 report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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	Yes	Yes

To limit our sharing

- Call 888-324-3191 — our menu will prompt you through your choice(s)
- Visit us online: www.greenfieldsavings.com
- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 413-774-3191 or go to www.greenfieldsavings.com

Who we are

Who is providing this notice?

Greenfield Savings Bank

What we do

How does Greenfield Savings Bank 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.
We also maintain other contractual, physical, electronic and procedural safeguards and we limit access to employees having a need to know.

How does Greenfield Savings Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. Please see "Other important information" below.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Greenfield Savings Bank does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Greenfield Savings Bank may share with nonaffiliates to market to you unless you opt out. Nonaffiliates we share with can include companies that we contract with to offer rewards programs related to our accounts.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner includes the broker dealer with whom we offer investment products.*

Other important information

For Massachusetts customers, we will not share information from deposits or share relationships with non-affiliates either for them to market to you or for joint marketing without your permission.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me.

Mark any/all you want to limit:

- Do not share information about my credit worthiness to your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products to me.

Name	
Address	
City, State, Zip	
Account #(s)	

Mail To:

Greenfield Savings Bank Attn: Deposit Operations
PO Box 1537
Greenfield, MA 01302-1537

USA PATRIOT ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

- When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

