



Dear Customer,

According to Regulation V or the "FACT ACT", lending institutions are required by Federal Law to deliver the following notice to all of their loan customers for informational purposes. The Bank is required to accurately report your payment history to the credit bureaus.

#### NOTICE TO CUSTOMERS

The Bank may report information about your account to credit bureaus. Late payments, missed payments, or defaults on your account may be reflected in your credit report.

If you have any questions about this notice please feel free to call the lending department at 508-238-1000.

Sincerely,

Margaret Murray  
NMLS# 486427  
Vice President