

PRIVACY OF YOUR INFORMATION

GENERAL

M&S Bank does not collect any personal information from anyone who is merely visiting or browsing our web site. Personal information may be requested if you choose to respond to online surveys, send us an e-mail message, use any of the calculators, use M&S Bank's online Checkfree service or, when available, apply for products and services online.

E-MAIL INFORMATION

M&S Bank invites visitors to our web site to send us e-mail messages so that we may respond to inquiries regarding M&S Bank or our products and services. M&S Bank retains copies of these e-mail messages. The information provided by the visitor will be used to respond to the visitor's inquiry and to provide better customer service. This information will not be shared outside M&S Bank.

TRANSACTIONAL SERVICES

M&S Bank collects personal information necessary to complete transactions or to provide information requested by customers visiting our web site (for example- account balances and check clearance dates). Certain personal information is also collected and used to accomplish the payment of bills if you have enrolled in our online bill paying service. This information, but only to the extent necessary to pay the bill, will be shared with the vendor or provider of the service to whom payment is made.

INFORMATION YOU PROVIDE IS CONFIDENTIAL

If you do provide information, such as an address, e-mail, telephone and fax numbers, customer identification or transaction information, we will not disclose (share, sell, or divulge) it to anyone outside of M&S Bank except as noted under "Transactional Services" for our online bill payment service, without your written consent. We will maintain this information, as well as your business activities and transactions, according to our usual security and confidentiality standards applicable to all customer information.

M&S Bank uses the information collected from visitors to our web site to address the specific needs of those visitors and to provide better customer service, including providing the latest information regarding M&S Bank products. This information is also used to provide a record of communications between M&S Bank and its web site visitors and to comply with any applicable legal and/or regulatory requirements. Our complete information privacy disclosure "Protecting Your Privacy" will be provided to you when you open your transaction account. If you already have a transaction account you were provided a complete information privacy disclosure when you opened your account. Our complete "Protecting Your Privacy" disclosure is provided annually thereafter.

Email comments and suggestions to the Online Teller at:
teller@msbank.com

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