Disclosure Notice to Applicants as required by the Fair Credit Reporting Act

In connection with your employment application, a consumer credit report, and/or an investigative consumer report, including information with respect to your character, general reputation, mode of living and personal characteristics, whichever are applicable, may be made.

You have a right to request and receive a written statement explaining the nature and scope of any investigation that is requested with respect to you, as well as the name, address and telephone number of the nearest unit designated to handle inquiries of each consumer reporting agency issuing an investigative consumer report about you. Bath Savings Institution will provide this information to you within five (5) business days of receiving your request. You also have the right to request and promptly receive copies of any investigative consumer report about you from any credit reporting agency issuing such a report.

Such requests should be mailed to:

Bath Savings Institution P.O. Box 548 105 Front Street Bath, ME 04530 Attn: Susan G. Carleton Senior Vice President/Human Resources