

<b>FACTS</b>	<b>WHAT DOES COMMUNITY FEDERAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Credit History</li> <li>• Credit Scores &amp; Employment Information</li> </ul>
<b>How?</b>	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 Community Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Federal Savings Bank share?	Can you limit this sharing?
<b>For our everyday business purposes:</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes:</b> to offer our products and services to you.	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences.	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness.	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We Don't Share</b>
<b>For our non-affiliates to market to you</b>	<b>NO</b>	<b>We Don't Share</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• <b>Mail the form below.</b></li> <li>• <b>Call 718-847-6333</b></li> </ul> <p><b>Please note:</b> 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.</p>
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<b>Questions?</b>	Call <b>718-847-6333</b> or visit our website at <b>www.CFSB.com</b>
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## Mail-in Form

<b>Leave Blank OR</b>	<b>Mark any/all you want to limit:</b> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me.	<b>Name</b> <input type="text"/>	<b>Mail to:</b> <b>Community Federal Savings Bank</b> 5 Penn Plaza 14 <sup>th</sup> Floor New York, NY 10001
<b>Address</b> <input type="text"/>	<b>City, State, Zip</b> <input type="text"/>	
<b>Account #</b> <input type="text"/>	<input type="text"/>	

## Who We Are

**Who is providing this notice?**

**Community Federal Savings Bank (CFSB)**

## What We Do

**How does Community Federal 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.

**How does Community Federal Savings Bank collect my personal information?**

We collect your personal information, for example, when you:

- apply for a loan or give us your income information
- provide employment information or show your drivers' license
- give us your contact information

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

**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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

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

Community Federal Savings Bank has no affiliates.

**Non-Affiliates**

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

- Non-affiliates we share with can include mortgage companies, insurance companies, and service providers.
- Community Federal Savings Bank does not share with non-affiliates so they can market to you.

**Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Community Federal Savings Bank doesn't jointly market.