

FACTS WHAT DOES COUNTRY 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 income
- * Account Balances and payment history
- * Credit history and credit scores

When you are no longer *our customer*, we continue to share your information as described in this notice.

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 Country Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Country Bank Share?	Can you limit this sharing?
For our everyday business purpose - 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 our joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliated to market you	NO	We do not share

Questions? Call 212-818-9090 or go to www.countrybankonline.com

Who we are

Who is providing this notice?	Country Bank
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What we do

How does Country 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 Country Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> * open an account or deposit money * pay your bills or apply for a loan * use your Country Bank debit card 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 <ul style="list-style-type: none"> * sharing for affiliates' everyday business purposes-information about your creditworthiness * affiliates from using your information to market to you * sharing for nonaffiliated to market you

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>*Country Bank does not share with our Affiliates</i>
Nonaffiliated	Companies not related by common ownership or control. They can be financial and nonfinancial companies <i>*Country Bank does not share with Nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>*Country Bank does not jointly market</i>

Other important information

This policy will be reviewed based on changing business conditions or changes in our information sharing practices. Country Bank reserves the right to change this policy at any time in accordance with applicable laws and regulations.

Branch Locations:

Woodlawn Office

4349 Katonah Ave
Bronx, NY 10470
718-324-7100

Riverdale Office

583 West 235th St
Bronx, NY 10463
718-601-8300

Scarsdale Office

80 Garth Road
Scarsdale, NY 10583
914-722-1500

Manhattan Office

902 Second Ave
New York, NY 10017
212-829-9998

Main Office

655 Third Ave
9th Floor
New York, NY 10017
212-818-9090

Flagship Branch

655 Third Ave
1st Floor
New York, NY 10017
212-292-5254