



WHAT YOU NEED TO KNOW ABOUT YOUR PRIVACY

Privacy Protection of Personal Information

Protecting the privacy and confidentiality of our customers' personal information is of utmost importance to New York Community Bancorp, Inc. and its family of companies, including:

- New York Community Bank and its divisions;
- New York Commercial Bank and its division;
- NYCB Mortgage Company, LLC (a subsidiary of New York Community Bank); and
- CFS Investments, Inc. (a subsidiary of New York Community Bank)

(Each and all of the above companies are individually and collectively referred to as "NYCB", "our", "us" or "we" in this notice.)

We value your business and the trust you put in us. To assist us in providing you the quality services and products that you request or to help meet your needs, we gather, maintain and use both public and nonpublic personal information about you on a routine basis. To assist you better in understanding how we use your personal information, we are providing you with the following statement describing our policies and practices with respect to the sharing of customer information. If your customer relationship with us terminates, or if you become an inactive customer, our privacy policy will continue to apply to you.

This policy applies to information we receive, collect, or disclose in connection with products and services you request or obtain for personal, family or household purposes. This policy does not apply to information we receive, collect, or disclose in connection with products and services you request or obtain for business or commercial purposes.

What Information Do We Collect?

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

"Nonpublic personal information" means personally identifiable financial and other related information that is not available from public sources.

What Information Do We Disclose?

We may disclose all of the information that we collect, as described above, which includes, but is not limited to, the following kinds of nonpublic personal information:

- Information we receive from you on applications or other forms; such as your name, address, social security number, assets and income;
- Information about your transactions with us ("Transaction Data"), or about your transactions with our affiliates or others; such as your account balance, payment history, parties to your transactions, and your credit and debit card usage; and
- Information we receive from a consumer reporting agency or other sources ("Third Party Data"); such as your creditworthiness and credit history.



To Whom Do We Disclose Information?

We may disclose nonpublic personal information about you to affiliated and nonaffiliated third-party companies, which might include financial service providers (such as securities broker-dealers and insurance agents), retail businesses or direct marketers that we partner with, or other businesses that we believe can provide beneficial products or services to you. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law. We may also disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Your Right to Opt-Out

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt-out of those disclosures, that is, you may direct us not to make those disclosures (other than those permitted or required by law). If you wish to opt-out of disclosures to nonaffiliated third parties, you may call the following toll-free numbers: 1-888-696-4444 for NYCB Mortgage Company, LLC and the AmTrust Bank and Ohio Saving Bank divisions of New York Community Bank; 1-877-786-6560 for all other divisions of New York Community Bank or 1-800-535-2269 for New York Commercial Bank. Your election to opt-out will apply to all nonpublic personal information we have about you relating to or arising from products and services you request or obtain for personal, family or household purposes. If you have a joint account with one or more other individuals, an opt-out election sent by any one individual will apply to all nonpublic personal information we have about each of the owners of that joint account, relating to or arising from products and services any of those owners requests or obtains for personal, family or household purposes. If you choose to opt-out you may not receive certain information on products or services that may be of interest to you. The Fair Credit Reporting Act also allows you to opt-out from NYCB sharing non-transaction or other information (such as consumer credit report information) with affiliates. To opt-out please call the number(s) above.

Notice to Vermont Residents Only: You do not have to call us to opt-out of disclosures to nonaffiliated third parties if (and while) you reside in Vermont. If (and while) you reside in Vermont, we will consider you to have automatically opted-out from NYCB disclosing nonpublic personal information about you to nonaffiliated third parties, other than: (1) those disclosures permitted or required by law; and (ii) other than disclosure of "Transaction Data" (as defined above) to our service providers and our joint marketing partners.

If (and while) you reside in Vermont, we will only share "Transaction Data" (as defined above) with our service providers, our joint marketing partners, and as otherwise required or permitted by law. Sharing of any "Third Party Data" (as defined above) with nonaffiliated third parties will generally require your consent (unless such sharing is otherwise required or permitted by law).

What Are Our Security Procedures?

We understand that the protection of your nonpublic personal information is of the utmost importance. We restrict access to nonpublic personal information about you to those employees who have a business need to know the information, such as to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Our employees are educated on the importance of maintaining the confidentiality of customer information.



Notice to California Customers

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information.

Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

[] NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

[] NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices do the following:

(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);



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Marketing Opt-out Notice

- The NYCB family of companies is providing this notice.
- Federal law gives you the right to limit some but not all marketing from the NYCB companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the NYCB family of companies.
- You may limit the NYCB Family of Companies, such as the New York Community Bank, New York Commercial Bank, NYCB Mortgage Company, LLC and CFS Investments, Inc affiliates, from marketing their products or services to you based on your personal information that they receive from other NYCB companies. This information includes your income, your account history, and your credit score.
- Your choice to limit marketing offers from the NYCB companies will apply until you tell us to change your choice.
- To limit marketing offers, contact us by telephone at:
 - For *NYCB Mortgage Company, LLC* and the *AmTrust Bank* and *Ohio Savings Bank* divisions of New York Community Bank.....**1-888-696-4444**
 - For all other divisions of *New York Community Bank*.....**1-877-786-6560**
 - For *New York Commercial Bank*.....**1-800-535-2269**