



SIGNATURE BANK

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Signature Privacy Notice

WHAT DOES SIGNATURE BANK, SIGNATURE SECURITIES GROUP CORPORATION AND SIGNATURE FINANCIAL LLC TOGETHER KNOWN AS “SIGNATURE”, 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 credit history
- account balances and account transactions
- payment history and checking account information

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

How?

All financial companies need to share their client’s personal information to run their everyday business. In the section below, we list whether we share your personal information; the reasons why Signature chooses to share or not; and whether you can limit this sharing.

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | DOES SIGNATURE SHARE? | CAN YOU LIMIT THIS SHARING? |
|--|-----------------------|-----------------------------|
| For our everyday business purposes— 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 | No | We don’t share |
| For joint marketing with other financial companies | No | We don’t share |
| For our affiliates’ everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates’ everyday business purposes— information about your creditworthiness | No | We don’t share |
| For nonaffiliates to market to you | No | We don’t share |

WHO WE ARE

Who is providing this notice? Signature Bank, Signature Securities Group Corporation and Signature Financial LLC

WHAT WE DO

How does Signature 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 Signature collect my personal information?

We collect your personal information, for example, when you

- open an account
- show your driver's license
- deposit money
- use your credit or debit card
- tell us about your investment or retirement portfolio

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 nonaffiliates 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.

- Signature Bank's affiliates are Signature Securities Group Corporation, a registered broker-dealer and Signature Financial LLC, a specialty finance company.

Nonaffiliates

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

- Nonaffiliates we share with can include mortgage and investment clearing companies. Signature shares your personal information with nonaffiliates

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner is a credit card company. We do not share your non-public personal information with our joint marketing partner.

Questions?

Call 1-866-sigline or go to www.signatureny.com

Signature Bank and SSG comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.
Signature Bank, Member FDIC

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