



<b>FACTS</b>	<b>WE ARE PROVIDING THIS NOTICE TO YOU BECAUSE OF YOUR RELATIONSHIP WITH NEW YORK COMMUNITY BANCORP, INC. OR ONE OF ITS AFFILIATES, SUCH AS NEW YORK COMMUNITY BANK, NEW YORK COMMERCIAL BANK, NYCB MORTGAGE COMPANY, LLC, AND CFSI INVESTMENTS, INC.</b>	
	<b>WHAT DOES NEW YORK COMMUNITY BANCORP, INC. AND ITS AFFILIATES 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 Payment History</li> <li>• Transaction History and Credit History</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 New York Community Bancorp, Inc. chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does New York Community Bancorp, Inc. share ?</b>	<b>Can you limit this sharing ?</b>
<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 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>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>To limit our sharing</b>	<p>Call the toll-free number below to limit our sharing - our menu will prompt you through your choice(s). To limit marketing offers, call the toll-free number below and speak to a representative:</p> <p>New York Community Bank customers: 1-877-786-6560  New York Commercial Bank customers: 1-800-535-2269  NYCB Mortgage Company, LLC. customers: 1-888-696-4444</p> <p><b>Please note:</b>  If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	<p>Call the toll-free number below:</p> <p>New York Community Bank customers: 1-877-786-6560  New York Commercial Bank customers: 1-800-535-2269  NYCB Mortgage Company, LLC. customers: 1-888-696-4444</p>	

Who we are	
<b>Who is providing this notice?</b>	New York Community Bancorp, Inc. and its family of companies, including: New York Community Bank and its divisions; New York Commercial Bank and its divisions; CFS Investments, Inc., a subsidiary of New York Community Bank; and NYCB Mortgage Company, LLC., a subsidiary of New York Community Bank.
What we do	
<b>How does New York Community Bancorp, Inc. protect my personal information?</b>	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.
<b>How does New York Community Bancorp, Inc., collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan;</li> <li>• Deposit money or use your debit card;</li> <li>• Pay your bills.</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>• Affiliates from using your information to market to you;</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on all of your accounts held at New York Community Bancorp, Inc. and its family of companies – unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include: New York Community Bank and its divisions; New York Commercial Bank and its divisions; CFS Investments, Inc., a subsidiary of New York Community Bank; and NYCB Mortgage Company, LLC., a subsidiary of New York Community Bank.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include companies such as mortgage brokers, broker-dealers, insurance agencies and service providers.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies such as other banks and financial service providers.</i></li> </ul>
Other important information	
<p><b>Certain of our policies are designed to address the laws of the individual state in which you reside. Please note those individual circumstances below that may apply to you (If you are not a resident of the state indicated, such policies do not apply to you.)</b></p> <p><b>Notice to VT Residents Only:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates, except with your authorization.</p> <p><b>Notice to CA Residents Only:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to service your accounts. We will limit sharing among our affiliates to the extent permitted by California law.</p>	