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### Personal Banking Login

 Username: 

 Password: 

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### Business Banking Login

#### ONLINE BANKING

With our Online Banking, you can access your account online anytime, from anywhere

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#### HOW TO PROTECT YOUR ACCOUNT

E-mail fraud is a common tool of an identity ...

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#### CREDIT CARDS

Are you having problems getting a credit card because you ...

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## ABACUS PRIVACY POLICY

FACTS	WHAT DOES ABACUS FEDERAL SAVINGS 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: <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Transaction history and Credit history</li> <li>• Account balances and Payment history</li> </ul>
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 Abacus Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Abacus Federal 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 report to credit bureaus	Yes	No
<b>For our marketing purposes---</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes---</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes---</b> Information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>• Call 1-800-969-8423 – our member service representatives will assist you, or mail form on page 2.</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 a 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>
Questions?	Call 1-800-969-8423 and speak to a member service representative or go to <a href="http://www.abacusbank.com">www.abacusbank.com</a>

### Mail-in Form

<b>Opt-Out Choices Regarding Information Abacus May Share About You:</b> <input type="checkbox"/> <b>Choice#1:</b> Please do <b>NOT</b> share among the Abacus Companies information about me obtained from credit bureau reports. <input type="checkbox"/> <b>Choice#2:</b> Please do <b>NOT</b> share personally identifiable information about me to Outside Parties (companies not affiliated with the Abacus Companies) so that they cannot make special offers of non-financial products and services to me.		
Name	<input type="text"/>	<b>Mail To:</b> Abacus Federal Savings Bank104-116 Nassau Street 10th FloorNew York, NY 10038
Address	<input type="text"/>	
City, State, Zip	<input type="text"/>	
Account or Policy No.(s):	<input type="text"/>	

### Who we are

Who is providing this notice?	Abacus Federal means Abacus Federal Savings Bank
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### What we do

How does Abacus Federal 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 Abacus Federal collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or for a loan</li> <li>• Deposit or withdraw to or from your accounts</li> <li>• Apply for additional products and/or service</li> </ul>
Why can't I limit all sharing?	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 information for nonaffiliates to market to you</li> </ul>
What happens when I limit	State laws and individual companies may give you additional rights to limit sharing.

**sharing for an account I hold jointly with someone else?**

Your choices apply to everyone on your account. See below for more information.

#### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<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>• Data/card processors, check printers, publishers</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>• Our joint marketing partners can include insurance companies.</li></ul>

#### Other Important information

Please write the account numbers of all accounts you have with Abacus. Your above choices will apply to all of your accounts with Abacus. Your above choices will also apply to other joint holders on your account(s). However, if these individuals have separate account(s), your opt-out choices will not apply to those separate accounts and information collected on those accounts.

