

Privacy Practices

FACTS WHAT DOES BCB COMMUNITY 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
- Income
- Account balances
- Payment history
- Credit history
- 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 BCB Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BCB Community Bank 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	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	No
For our affiliates' everyday business purposes- Information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For our affiliates to market to you	No	We don't share

Questions? Call 201-823-0700 or go to www.BCBcommunitybank.net

What We Do	
How does BCB Community 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 BCB Community Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card We collect your personal information, for example, when you
Why can't I limit my sharing?	Federal law gives you the right to limit only

Why can't I limit my 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 you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.
See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>BCB Community Bank has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>BCB Community Bank does not share with non-affiliates 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. <ul style="list-style-type: none">• <i>BCB Community 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. BCB community Bank reserves the right to change this policy at any time and our customers will be notified in accordance with applicable laws and regulations.

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