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CFSB

COMMUNITY FEDERAL
SAVINGS BANK



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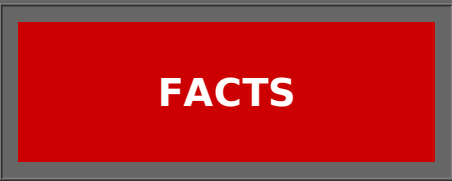
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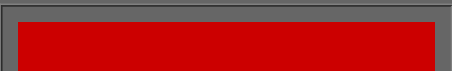
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WHAT DOES COMMUNITY FEDERAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?



Why?

What?

How?

Reasons we can share your personal information

Does Community Federal Savings share?

Can you limit this sharing?

For our everyday business purposes: such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or to 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

We do not share

For our affiliates' everyday business purposes: information about your transactions and experiences

NO

We do not share

For our affiliates' everyday business purposes: information about your creditworthiness

NO

We do not share

For nonaffiliates to market to you

NO

We do not share

Questions?

CALL 718.847.6333

Who We Are

Who is providing this notice?

Community Federal Savings Bank

What We Do

How does Community Federal Savings 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. We limit employee access to customer information to those who have a business reason to know such information.

How does Community Federal Savings Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card or show your ID

We also collect your personal information from others such as credit bureaus or other companies.

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.

Non-Affiliates

Companies not related by common ownership or control.

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

- Nonaffiliates we share with can include mortgage companies, insurance companies, and service providers.

Joint Marketing

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

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