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ConnectOne Bank will never ask for your password or any personal information in an email communication.

[Lost Stolen Cards?](#)

PRIVACY POLICY

FACTS:

What does ConnectOne 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 and Checking Account Information
- Account Transactions and Wire Transfer Instructions
- Account Balances and Employment Information

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 inside, we list the reasons financial companies can share their Customers' personal information; the reasons ConnectOne Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CNOB 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	NO	We Don't Share
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

ConnectOne Bank

Questions?

Contact us at 201-816-8900

LOCATIONS TO SERVE YOU

Englewood Cliffs

301 Sylvan Avenue
Englewood Cliffs, NJ 07632
P: 201-816-4460

Fort Lee

1620 Lemoine Avenue
Fort Lee, NJ 07024
P: 201-816-1332
(Office closing on 4/24/2014)

Fort Lee/Cliffside Park

899 Palisade Avenue
Fort Lee, NJ 07024
P: 201-816-4037

Cresskill

1 Union Avenue
Cresskill, NJ 07626
P: 201-816-8877

Hackensack

142 John Street
Hackensack, NJ 07601
P: 201-816-8511

West New York

5914 Park Avenue
West New York, NJ 07093
P: 201-861-2800

Ridgewood

171 East Ridgewood Avenue
Ridgewood, NJ 07450
P: 201-816-4049

Holmdel

963 Holmdel Road
Holmdel, NJ 07733
P: 732-834-9680

BRANCH INFORMATION

Hours:

Monday through Friday:
7:00 am - 7:00 pm
Saturday:
9:00 am to 1:00 pm

24 hour ATM Access

Now in Newark

217 Chestnut Street
Newark, NJ 07105
P: 973-810-1189

Branch and ATM Hours:

Monday through Friday:
8:00 am - 6:00 pm
Saturday:
9:00 am to 1:00 pm

CONTACT:

Phone: 201.816.8900
Email: info@cnoob.com

What We Do	
How does CNOB 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 CNOB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an Account or Provide Account Information • Apply for a Loan or Make a Wire Transfer • Show your government-issued ID, show your Driver's License <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>ConnectOne Bank has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>ConnectOne Bank does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>ConnectOne Bank does not jointly market</i>

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction

accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest bearing transaction accounts, visit www.fdic.gov/deposit/deposits/unlimited/expiration.html.

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 Equal Housing Lender
Equal Opportunity Lender

Member
FDIC