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Disclosures and Fees

Notice of Your Financial Privacy Right [\(PRINTABLE PDF\)](#)

WHAT DOES CORNERSTONE BANK DO WITH YOUR PERSONAL INFORMATION?		
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.		
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"> • Social Security number and Government issued ID information. • Account Transactions, Credit History, and Overdraft History • Income and Employment History 		
When you are no longer our customer, we continue to share your information as described in this notice.		
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 Cornerstone Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information	Does Cornerstone Bank share?	Can you limit this sharing?
For our everyday business products—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	No
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 our affiliates' to market to you	No	We don't share
Questions?		
		Call (856) 439-0300
Who we are		
Who is providing this notice?	Cornerstone Bank	
What we do		
How does Cornerstone 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 Cornerstone Bank 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 process a transaction • Apply for a loan or employment • Pay bills or make wire transfers <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 credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
	<ul style="list-style-type: none"> • Cornerstone Bank has no affiliates. 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial	

	control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Cornerstone Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Cornerstone bank doesn't jointly market.

[Click on a subject to open/close the panel for more details](#)

- [Miscellaneous Fees and Charges \(Effective May 1, 2013\)](#)
- [Unlawful Internet Gambling Enforcement Act \(UIGEA\) of 2006](#)
- [Secure and Fair Enforcement for Mortgage Licensing Act \(SAFE\) of 2008](#)
- [Links to Third-Party Sites](#)
- [E-Mail Communications](#)
- [BUSINESS CHECKING Analysis Charges \(Effective May 1, 2013\)](#)

Cornerstone Bank will never ask for you to send personal or financial information by, in response to, or via a link in an Email.

Customer Service 856-439-0300
6000 Midlantic Dr, Ste 120S, Mt Laurel, NJ 08054

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