

Privacy Policy

Empire State Bank takes its clients' financial privacy very seriously. Empire State Bank is committed to protecting the privacy of its customers and potential customers. We are committed to safeguarding your account, transaction, and nonpublic personal information. Such information is considered confidential. If you terminate your relationship with Empire State Bank your information will still be kept confidential. This Privacy Statement describes how we collect and use your personal information and how we maintain the confidentiality and accuracy of such information.

FACTS

WHAT DOES EMPIRE STATE 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.
- credit history and transaction or loss history.
- payment history and wire transfer instructions.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, list the reasons financial companies can share their customers' personal information; the reasons Empire State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your Personal information	Does Empire State 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.	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 our affiliates to market to you.	No	We don't share
For nonaffiliates to market to you.	No	We don't share

To limit our Sharing

Call 845-561-0003

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 845-561-0003

What we do

How does Empire State 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 Empire State Bank Collect my personal

We collect your personal information, for example, when you

- Open an account or Apply for a loan.
- Deposit money, Pay your bills online or Use your debit card. We also collect your personal

information?	information from others, such as credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes <ul style="list-style-type: none"> - information about your creditworthiness. - affiliates from using your information to market to you. - sharing for nonaffiliated to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Empire State Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Empire State Bank does not share with nonaffiliates 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>Empire State Bank does not jointly market.</i>

FURTHER INFORMATION: Federal law establishes privacy standards and requires Empire State Bank to provide our privacy notice to customers each year. If you have any questions about our privacy practices you may write us at Empire State Bank, 68 North Plank Road, Newburgh, NY 12550.

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