



Privacy Policy

6/2010

FACTS	WHAT DOES MASPETH FEDERAL SAVINGS & LOAN ASSOCIATION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Transaction history • Account balances • Credit history • Payment history • Account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Maspeth Federal Savings & Loan Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Maspeth Federal Savings & Loan Association 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 nonaffiliates to market to you	No	We don't share
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Questions?	Call (718) 335-1300 or go to www.maspethfederal.com
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What we do	
How does Maspeth Federal Savings & Loan Association protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Maspeth Federal Savings & Loan Association collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Provide your mortgage information • Apply for a loan • Make a wire transfer • Give us your contact information <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 non-financial companies.</p> <ul style="list-style-type: none"> • <i>Maspeth Federal Savings & Loan Association has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Maspeth Federal Savings & Loan Association 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>Maspeth Federal Savings & Loan Association doesn't jointly market.</i>

SAFEGUARDING CUSTOMER INFORMATION


The bank will implement procedures that limit employee access to personally identifiable information to those employees with a

business reason to know such information about our customers. All department managers will inform employees about the importance of confidentiality and customer privacy through department standard operating procedures, special training programs, and our ethics policy. Bank management is directed to take appropriate disciplinary measures to enforce employee privacy responsibilities.

Bank management is directed to maintain security standards and procedures to help prevent unauthorized access to confidential information about customers. The bank will update and test the technology on an ongoing basis to ensure the protection and integrity of customer information.

If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party, we will notify existing customers and give them an appropriate time period to opt out of the disclosure.



 **HELPFUL INFORMATION**

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