

Personal Service Global Perspective

Rev. 12/2013

| 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 Account balances Transaction history 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 below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing. Reasons we can share your personal information Does Metropolitan Commercial Bank share? 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 | FACTS | PERSONAL INFORMATION? | | |
|---|---|--|-----|-----------------------------|
| with us. This information can include: Social Security number Account balances Transaction history 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 below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing. Reasons we can share your personal information Does Metropolitan Commercial Bank share? For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal | Why? | 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 | | |
| In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing. Reasons we can share your personal information Does Metropolitan Commercial Bank share? For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal In the section below, we list the reasons financial companies can share their customers' personal information this sharing; and whether you can limit this sharing? | What? | with us. This information can include: • Social Security number • Account balances • Transaction history When you are no longer our customer, we continue to share your information as described in this | | |
| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal | How? | In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit | | |
| such as to process your transactions, maintain your account(s), respond to court orders and legal | Reasons we can share your personal information | | | Can you limit this sharing? |
| | such as to process your transactions, maintain your account(s), respond to court orders and legal | | Yes | No |

■ WHAT DOES METROPOLITAN COMMERCIAL BANK DO WITH YOUR

 For nonaffiliates to market to you
 No
 We do not share

 Questions?
 Call 212-365-6700 or go to www.metropolitanbankny.com

For our marketing purposes -

to offer our products and services to you

information about your creditworthiness

For joint marketing with other financial companies

For our affiliates' everyday business purposes -

For our affiliates' everyday business purposes -

information about your transactions and experiences

No

No

We do not share

We do not share

Yes

Yes

No

No

Page 2

| What We Do | | |
|--|--|--|
| How does Metropolitan Commercial 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 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. | |
| How does Metropolitan Commercial Bank collect my personal information? | We collect your personal information, for example, when you Open an account Make a wire transfer Provide employment information Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, 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. See below for more on your rights under state law. | |
| Definitions | | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. • Metropolitan Commercial Bank does not share with our affiliates. | |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. • Metropolitan Commercial Bank does not share with nonaffiliates so they can market to you. | |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include credit card companies. | |

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.