



# Privacy Policy

NCB is committed to providing the highest level of security and privacy regarding the collection and use of our customers' and other website users' personal information.

NCB recognizes its customers' right to expect that their personal financial information will remain private and secure. The Bank will maintain standards to ensure this security at all times.

We will limit the use and collection of information about our customers to that which is necessary to administer our business, provide superior service, and offer opportunities that we think will be of interest to our customers.

NCB has established procedures to ensure that its customers' financial information is accurate, current and complete, in keeping with reasonable commercial standards. NCB also pledges to respond to requests to correct inaccurate information in a timely manner.

You can visit this site and learn about NCB, check career opportunities, and view/download most of our publications without giving us any personal information about yourself. For purposes of determining "hit counts," our server will track your IP address and the pages you access. We also may collect other non-personally identifiable information when you visit our website such as the type of browser you are using (e.g., Internet Explorer), the type of operating system you are using, (e.g., Windows '98) and the domain name of your Internet service provider (e.g., America Online).

In order to identify you, we will occasionally use "cookies." A cookie is a special text file that a web site puts on your hard disk so that it can remember something about you later. Typically, a cookie records your preferences when using a particular site. You can set up your browser to inform you when cookies are set or to prevent cookies from being set, but users must agree to let cookies be saved for them to function. A web site other than the one that set the cookie cannot read the cookie. We use cookies for a number of administrative purposes, for example, to store your preferences for certain kinds of information or to store a password so that you do not have to input it every time you visit our site. Most cookies last only through a single session, or visit.

In order to access our "Bank Online" (Members Only) and other secure areas, you must provide personal information, such as address, e-mail, telephone and fax numbers, as well as demographic and customer identification. We will maintain this information, as well as your business activities and transactions, according to our usual strict security and confidentiality standards.

## FACTS

### What does NCB 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 depends on the product or service you have with us. This information can include:

- Social Security numbers and income
- Account balances and transaction history
- Credit history and credit scores

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 NCB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NCB,FSB 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transaction and experiences	Yes	No
For our affiliates' everyday business purposes- information about your credit	No	We Don't Share

purposes- information about your credit  
worthiness

For non-affiliates to market to you      No

We Don't Share

Questions? Call (800) 322-1251 or visit [www.ncb.coop](http://www.ncb.coop)

#### What we do

Who is providing this notice?

NCB,FSB and its parent, National Consumer Cooperative Bank

How does NCB protect my personal information?

To protect your personal information for unauthorized access and use, we use security measures that comply with federal laws.

We restrict access to non-public personal information about our customers to those employees who need to know that information to provide products or services. We maintain physical, electronic and procedural safeguards for the purpose of securing non-public personal information.

NCB also educates all employees about the importance of confidentiality and customer privacy.

For your protection, we use SSL with 128-bit encryption, and have obtained a valid current certificate for a recognized Certification Authority.

How does NCB,FSB collect my personal information?

We collect your personal information, for example when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

#### Definitions

**Affiliates:** Affiliates include National Consumer Cooperative Bank, a financial institution established by Congress and NCB,FSB, a federally chartered savings bank. Deposit products and services are provided by NCB,FSB, which is member FDIC. Each is a separate corporation within the NCB Financial Group.

**Non-Affiliates:** Companies not related by common ownership or control. They can be financial and non financial institutions.

**Joint Marketing:** NCB does not jointly market

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*The NCB Financial Group consists of the Congressionally-chartered National Consumer Cooperative Bank (NCCB) and NCB, FSB, a federally insured savings bank wholly owned by NCCB. The NCB Financial Group provides financial products and services for the nation's cooperatives, their members, and socially responsible organizations.*