

Northfield Bank Privacy Policy

FACTS	WHAT DOES NORTHFIELD 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:		
	<table border="1"> <tr> <td> <ul style="list-style-type: none"> • Social Security number • Account balances • Transaction history </td> <td> <ul style="list-style-type: none"> • Credit history • Checking account information • Wire transfer instructions </td> </tr> </table>	<ul style="list-style-type: none"> • Social Security number • Account balances • Transaction history 	<ul style="list-style-type: none"> • Credit history • Checking account information • Wire transfer instructions
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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 Northfield Bank chooses to share; and whether you can limit this sharing.		

Reasons we can share your personal information	Does Northfield 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	Yes	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share
Questions?	Call (732) 499-7200 or go to www.eNorthfield.com	

What We Do	
How does Northfield Bank 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 Northfield Bank collect my	We collect your personal information, for example, when you

personal information?	<ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your contact information 	<ul style="list-style-type: none"> • Make a wire transfer • Show your driver's license
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
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> <p>See below for more on your rights under state law.</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>Northfield Bank does not share with our affiliates.</i> 	
Nonaffiliates	<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>Northfield Bank 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>Our joint marketing partners include credit cards, insurance and investments</i> 	
Other Important Information		
<p>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.</p>		

Privacy Model Disclosure - VMP® Bankers Systems™
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Corporate Information

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[Branch Locations](#)
[Check Reorders](#)
[News Releases](#)
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Customer Safety

[Privacy Policy](#)
[Customer ID Program](#)
[Security Center](#)
[Phishing Awareness](#)
[Financial Accessibility](#)
[NACHA Resources](#)

Northfield Bank, **Member FDIC**

Remote Deposit Capture and Internet Explorer 11: On Thursday, October 17, 2013, Microsoft distributed Internet Explorer 11 as an update through the Automatic Update process. Internet Explorer 11 has not been certified for use with our Commercial Remote Deposit Capture product. We strongly advise against upgrading to Internet Explorer 11 if you use Remote Deposit Capture as the platform may not operate properly.

Equal Credit Opportunity.



To report a lost or stolen debit card, please call (800) 554-8969.