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PRIVACY AND OPT-OUT NOTICE

FACTS

WHAT DOES PUTNAM COUNTY SAVINGS 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 and Income
- § Account Number, Account Balances and Payment History
- § Credit History and Credit Scores

How?

All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Putnam County Savings Bank, (PCSB) chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does PCSB 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	NO	We Do Not Share
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	We Do Not Share
For our affiliates to market to you	NO	We Do Not Share
For non-affiliates to market to you	NO	We Do Not Share

To Limit Our Sharing

Please note:

PCSB does not share non-public personal financial information about our customers to anyone except as permitted by law, such as to process transactions you request or in response to court orders and legal investigations. Therefore, there is nothing to limit.

Questions?

§ Call (845) 279 – 7101

Who We Are

Who is providing this notice?

Putnam County Savings Bank, PCSB Commercial Bank, PCSB Funding Corp., PCSB Realty Corp.

What We Do

How does Putnam County Savings 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 Putnam County Savings Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account, deposit money or pay your bills
- Apply for a loan or give us income or investment information
- Use your credit or debit card
- Use our bill payment services to pay your bills

	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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	N/A
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies:</p> <ul style="list-style-type: none"> • Our affiliates include companies with a common corporate identity of Putnam County Savings Bank's name, such as PCSB Commercial Bank, PCSB Funding Corp., and PCSB Realty Corp.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies:</p> <ul style="list-style-type: none"> • Non-Affiliates we share with can include companies that provide services necessary to effect, administer, or enforce a transaction that you request or authorize; Credit bureaus; law enforcement officers, government agencies and courts; and marketing firms.
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"> • We do not have any marketing partners.
Other Important Information	
State Law information – N/A	

Member FDIC