



PRIVACY DISCLOSURE

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FACTS WHAT DOES POLONIA 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 balances and payment 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 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 Polonia Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Polonia 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 215-938-8800 or go to www.poloniabank.com

Who we are

How does Polonia 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 Polonia bank collect my personal information? Our physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic 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 debit card or credit card

We also collect your personal information from others, such as credit card bureaus, affiliates, and other companies. Federal law gives you the right to limit only

- Why can't I limit all sharing?**
- 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.

Definitions

Companies related by common ownership or control. They can be financial and non financial companies.

Affiliates

- Polonia Bank does not share with it's affiliates

Companies not related by common ownership or control. They can be financial and non financial companies.

Nonaffiliates

- Polonia Bank does not share with it's non affiliates so they can market you.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Joint marketing

- Out Join marketing partners may include Financial Advisory Companies, Insurance Companies and Financial Institutions

Other important information

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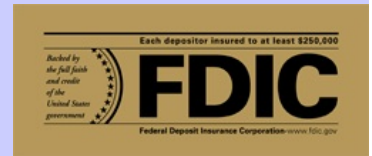
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