

The Westchester Bank

Privacy Policy

FACTS	WHAT DOES THE WESTCHESTER BANK DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security Number Account Balances Transaction History Overdraft History Checking Account Information Wire Transfer Instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 The Westchester Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does The Westchester 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call - 914.337.1900
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See reverse →

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What we do

How does The Westchester 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 The Westchester Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Provide employment information
- Give us your contact information
- Give us your wage statements
- 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?

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

Definitions

Affiliates

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

- The Westchester Bank does not share with its affiliates

Non-affiliates

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

- The Westchester bank does not share your personal information with non-affiliates for marketing purposes

Joint Marketing

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

- The Westchester Bank does not have any joint marketing agreements

Other important information

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

For California Customers – We will not share personal information with non-affiliates 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 non-affiliates either for them to market to you or for joint marketing – without your authorization.

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