

<b>FACTS</b>	WHAT DOES CROSS COUNTY SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.	
<b>What?</b>	<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"> <li>• Social Security Number</li> <li>• Account Balances</li> <li>• Credit History</li> <li>• Credit Scores</li> <li>• Payment History</li> <li>• Account Transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customer’s 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 Cross County Savings Bank chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Cross County Savings Bank share?</b>	<b>Can you limit this sharing?</b>
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	No	No
For joint marketing with other financial companies	No	No
For our affiliates’ everyday business purposes- information about your transactions and experiences	No	No
For our affiliates’ everyday business purposes- information about your creditworthiness	No	No
For non affiliates to market to you	No	No
<b>Questions?</b>	Call 718-651-4600 or go to <a href="http://www.crosscounty.com">www.crosscounty.com</a>	

Who we are	
Who is providing this notice?	Cross County Savings Bank
What we do	
How does Cross 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. We maintain physical, electronic and procedural safeguards to protect this information and we limit access to information to appropriate employees.
How does Cross County Savings Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open An Account</li> <li>• Pay Your Bills</li> <li>• Use Your Credit or Debit Card</li> <li>• Deposit Money</li> <li>• Apply For A Loan</li> <li>• Give Us Your Contact Information</li> </ul> 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: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> 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. <ul style="list-style-type: none"> <li>• <i>Cross County Savings Bank is not affiliated</i></li> </ul>
Non Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Data Processing Center, Check Printing Company, Credit Agency</i></li> </ul>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Cross County Savings Bank does not jointly market</i></li> </ul>