

FACTS

WHAT DOES COMMUNITY FEDERAL 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 balances and credit history
- Credit scores and employment information

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 Community Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Federal Savings 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 credit worthiness.	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call 718-847-6333 or go to www.cfsb.com

Who we are

Who is providing this notice?	Community Federal Savings Bank (CFSB)
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What we do

How does Community Federal Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measure that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Community Federal Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account, apply for a loan, or give us your income information ▪ provide employment information or show your driver's license ▪ give us your contact information. <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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. See below for more information on you rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Community Federal Savings Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Community Federal Savings 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 loan finance companies and credit card companies.</i>

Other important information

For Nevada Residents Only. Nevada Revised Statutes Chapter 603A governs the collection of personally identifiable information for consumers. CFSB is a financial institution subject to the Gramm-Leach Bliley Act therefore the Nevada privacy law does not apply.

California. Under California law, we will not share information we collect about you with companies outside of CFSB, unless the law allows. We may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Vermont. Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. We may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.