

**FACTS**

**WHAT DOES COMMUNITY FEDERAL SAVINGS BANK (“CFSB”) DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial institutions 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. This Privacy Notice applies to the **GoCardless Program**, which is a funds transfer program sponsored by CFSB. Other programs sponsored or products offered by CFSB are subject to separate Privacy Notices. 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:

- Identification and contact information, such as your name, home address, and email address. Where required by law or financial institutions, we also collect a government identifier.
- Financial information, such as your bank account number, sort code, account holder name, and other information you provide to us or give us consent to access directly from your bank.
- Transaction information, such as the names of the transacting parties, a description of the transactions, the payment amounts, billing and shipping information, and the payment methods used to complete the transactions.

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

Financial institutions need to share customers’ and consumers’ personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their customers’ and consumers’ personal information; the reasons CFSB 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?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<b>For our marketing purposes –</b> to offer our products and services to you.	NO	We don’t share
<b>For joint marketing with other financial companies</b>	NO	We don’t share
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences.	NO	We don’t share
<b>For our affiliates’ everyday business purposes –</b> Information about your credit worthiness.	NO	We don’t share
<b>For our affiliates to market to you</b>	NO	We don’t share
<b>For nonaffiliates to market to you</b>	NO	We don’t share

**Questions?**

Call 718-847-6333 or go to [www.cfsb.com](http://www.cfsb.com)

## Who we are

Who is providing this notice?	Community Federal Savings Bank (CFSB) for its sponsored GoCardless Program.
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## What we do

How does Community Federal Savings Bank protect my personal information?	<p>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.</p> <p>CFSB takes reasonable steps designed to ensure that only employees with a legitimate business reason for knowing personal information shall have access to such information.</p>
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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"> <li>▪ Give us your contact information</li> <li>▪ Provide account information</li> <li>▪ Deposit money; pay your bills; or pay us by check</li> <li>▪ Provide or show your Government-issued ID</li> <li>▪ Tell us where to send the money</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you</li> </ul> <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>
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## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Community Federal Savings Bank has no affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Community Federal Savings Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
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"> <li>▪ <i>Our joint marketing partners include loan finance companies and credit card companies.</i></li> </ul>

## Other important information

**California.** We will not share information we collect about you without your consent, except for our everyday business purposes or otherwise as permitted by California law.

**Vermont.** We will not share information we collect about you with non-affiliated third parties without your consent, except for our everyday business purposes, in connection with joint marketing arrangements or otherwise as permitted by Vermont law.