

FACTS

WHAT DOES NorthEast Community Bank (NECB) and Harbor|West Management (HWM) 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?	<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 and transaction history ■ Checking Account Information and payment history ■ Account balances and account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 NorthEast Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NECB or HWM 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 nonaffiliates to market to you	NO	We don't share

Questions?	Call 914-684-2500 or go to www.necb.com
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Who we are

Who is providing this notice?

NorthEast Community Bank

What we do

**How does NECB
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 NECB
collect my personal information?**

We collect your personal information, for example, when you

- Open an account or show your identification
- Provide account information or apply for a loan
- Enter into an investment advisory contract

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 nonaffiliates 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.

- NECB and HWM have no affiliates

Nonaffiliates

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

- NECB and HWM do 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.

- NECB and HWM do not have any joint marketing agreements

Other important information

NorthEast Community Bank's Privacy Policy is available online at www.necommunitybank.com/PrivacyPolicy.aspx Should you wish to receive physical copy of this notice, please contact us at (866) 287-7500 and we will furnish you a copy within 10 calendar days.