

Facts

WHAT DOES KEARNY BANK DO WITH YOUR PERSONAL INFORMATION?

Rev [1/2019]

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 **payment history**
- **Credit history** and **credit scores**

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 **Kearny Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kearny 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	Yes
For joint marketing with other financial companies	Yes	Yes
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 nonaffiliates to market to you	No	No

To limit our sharing

Call 1-800-273-3406 Opt. 6, our menu will prompt you through your choices.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-273-3406 or go to www.kearnybank.com

Who we are

Who is providing this notice?

Kearny Bank

What we do

How does Kearny 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.

How does Kearny Bank collect my personal information?

We collect your personal information, for example, when you

- **open an account** or **deposit money**
- **pay your bills** or **apply for a loan**
- **use your ATM card** or **debit card**

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.

What happens when I limit sharing from an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Kearny Financial Corp*

Nonaffiliates

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

- *Kearny Bank does not share with nonaffiliates so they can market it to you.*

Joint marketing

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

- *Our joint marketing partners include non-affiliated financial companies and financial institutions.*