

FACTS

WHAT DOES HM BRADLEY, INC. (HMB) AND NEW YORK COMMUNITY BANK, A DIVISION OF FLAGSTAR BANK, N.A., (NYCB) 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 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 HMB and NYCB choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do HMB and NYCB 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 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?

Visit us at support.hmbradley.com.

Who we are

Who is providing this notice?

HM Bradley, Inc., and New York Community Bank

What we do

How do HMB and NYCB protect my personal information?

We use security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.

How do HMB and NYCB collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- show us your government-issued ID
- give us income information or wage statements

We also collect your personal information from 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 with nonaffiliates who market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

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

- *HMB and NYCB does not share with their affiliates*

Nonaffiliates

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

- *HMB and NYCB do not share with nonaffiliates so they can market 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 companies like banks and financial service providers.*

Other Important Information

State Laws

CA: HMBradley Accounts with a California mailing address are automatically treated as if they have limited sharing with non-affiliates.

NV: We are providing you this notice pursuant to Nevada law. You will not receive marketing calls from us. For more information, contact us at help.hmbradley.com with "Nevada Annual Notice" in the subject line or visit us at www.hmbradley.com/privacy. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.

VT: If your account has a Vermont mailing address, your HMBradley Account is automatically treated as if it has limited the sharing. For joint marketing, we will only disclose your name, contact information and information about your transactions.