



## ***Privacy Policy***

Beacon Federal Bancorp ("Beacon") and its Family of Companies including Beacon Federal Bank and Beacon Comprehensive Services Corporation ("BCSC") primary focus is on empowering you to meet your financial goals through a variety of financial products and services. Our Privacy Policy explains how we protect and use your information in a safe, secure and responsible manner.

### **The Information That We Collect**

The primary reason that we collect and maintain customer information is to serve you and administer your financial relationship with us. This nonpublic personal information may be collected from a variety of sources, including the following:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to transactions; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

### **Maintaining the Security of Your Customer Information**

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

### **Information Sharing**

From time to time, there may be products and services, either from our own affiliated companies or from businesses that are not affiliated with us, which we think may be of interest to you. To offer such products and services to you, we may need to share your information with our own affiliates or with non-affiliated companies.

If you decide to close your account or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

### **Sharing with Non-Affiliates**

We may share the information we collect, described above, to non-affiliated companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements such as financial service providers including credit card issuers or insurance providers. In addition, we disclose information to other non-affiliated parties as permitted by law.

In order to provide you with products or services which we think may be of interest to you, we may also share your information with non-affiliated financial service providers, such as investment companies, insurance companies and securities broker-dealers; and non-affiliated non-financial companies, such as direct marketers. You may opt out of sharing information with these two categories of non-affiliated entities.

### **Sharing with Affiliates**

In our efforts to better serve your financial needs, we may share the information we collect, described above, within our Family of Companies, which offer banking, insurance, investment, tax and data processing services. We want to be sure we understand your entire relationship with us when addressing your needs, providing you services, developing products and determining what products you may want to know about. We are permitted by law to share within our Family of Companies information about your transactions and experience with us (such as your account balances and transaction history). You may opt out of sharing additional information that has been collected as described above.

### **Opt Out Notice Choices**

1 - If you prefer that we not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures: that is you may direct us not to make those disclosures (other than disclosures permitted by law). In the case of joint accounts, we will treat an opt out by one account holder as applying to all account holders.

2 -The Fair Credit Reporting Act allows us to share transactional experiences within our Family of Companies. However, you may opt out of sharing non-transactional experiences within our Family of Companies.

3 -Federal law gives you the right to limit some but not all marketing from our Family of Companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our Family of Companies (described above). You may limit our Family of Companies from marketing their products and services to you based on your personal information, which has been collected as described above, that they receive from other Beacon Companies.

To choose any of these opt-out options please call us toll-free at 1-888-256-3800 option "4" and speak with a customer service representative.

**Important: If you have already opted-out with us, you do not need to do so again.**

**You do not need to contact us unless you want to make one of the privacy choices listed above.**