

FACTS

WHAT DOES INVESTORS 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.
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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"> <li style="display: inline-block; width: 45%;">● Social Security number <li style="display: inline-block; width: 45%;">● Payment history <li style="display: inline-block; width: 45%;">● Income <li style="display: inline-block; width: 45%;">● Transaction history <li style="display: inline-block; width: 45%;">● Account balances <li style="display: inline-block; width: 45%;">● Credit history
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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 Investors chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Investors 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 You consent to the transmission, transfer or processing of any identifying information you provide us in any manner to, or through, any country in the world, as we deem necessary or appropriate (including to countries outside the European Economic Area), and by using and providing identifying information to us you agree to such transfers.	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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ● Call Toll-free 855-422-6548 - our menu will prompt you through your choice(s) ● Mail the enclosed form <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 855-422-6548 or go to www.investorsbank.com
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Mail To: Investors Bank - Attn: Deposit Operations

101 Wood Ave. South

Iselin, NJ 08830



Mail-in Form									
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 15%;">Name</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, ZIP</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td style="height: 20px;"></td> </tr> </table>	Name		Address		City, State, ZIP		Account #	
Name									
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Account #									

Who We Are	
Who is providing this notice?	Investors means Investors Bank and its affiliates
What We Do	
How does Investors 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Investors collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Pay your bills ● Use your credit or debit card ● Deposit money ● Apply for a loan 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 <ul style="list-style-type: none"> ● 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. See below for more on your rights under state law.
What happens when I limit sharing for 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 non-financial companies. <ul style="list-style-type: none"> ● Our affiliates include: Financial companies such as: Investors Financial
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Investors does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<ul style="list-style-type: none"> ● <i>Our joint marketing partners include insurance, financial, and credit card service providers.</i>
Other Important Information	
California Residents	Except as permitted by law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California.
Vermont Residents	We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Find additional information about our privacy policies at myinvestorsbank.com/privacy or by calling 1-855-422-6548.
Nevada Residents	We are providing this notice pursuant to state law. You may elect to be placed on our internal do-not-call list by calling 1-855-422-6548. You may obtain further information by contacting us at Investors Bank, 101 JFK Parkway, Short Hills, New Jersey 07078. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson, Carson City, Nevada 89701; phone number: 702-486-3132, http://ag.nv.gov