

How to "opt-out" of having information disclosed

In order to provide you with an array of requested financial products and services, Pascack Community Bank has established relationships with third party providers that agree to our same philosophies in customer confidentiality. In some cases, providing these products and services requires that we release nonpublic personal information to the third party in order to provide the requested product or service. If you choose to "opt-out" of this information sharing process, we may be unable to provide the product, service or solution you are requiring.

If you prefer to restrict your information from our third party relationships, you may direct us to not disclose "nonpublic personal information" about you, which is not publicly available. You must do so by contacting us in writing, with your name, address and account number to:

Privacy Manager

Pascack Community Bank
21 Jefferson Avenue
Westwood, New Jersey 07675

Or by calling us at 866.541.9081 and requesting connection with our Privacy Manager, Rita Cordova.

As always, we look forward to serving all your banking needs with only the highest levels of performance and security.



Pascack Community Bank

- Checking Accounts
- Check Card
- Cash Reserve
- Interest Checking
- Money Market Accounts
- Senior Checking
- Statement Savings
- Certificates of Deposit
- Drive-up Banking
- Notary Public
- Commercial Capture
- Direct Deposit
- Individual Retirement Accounts (IRAs)
- Holiday Clubs
- FREE Coin Counting
- Online Banking
- Personal & Auto Loans
- Home Equity Loans
- Business Checking
- Business Loans
- Letters of Credit
- Signature Guarantee

Branch Banking

PASCACK COMMUNITY BANK

MAIN OFFICE

21 Jefferson Avenue, Westwood, NJ 07675
Tel 201.722.4722

LOBBY / WALK-UP / DRIVE THRU

Monday – Friday 8:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm

BRANCH OFFICES

25 Main Street, Hackensack, NJ 07601
Tel 201.342.7950

Monday – Friday 9:00 am – 5:00 pm

BANK OF NUTLEY

Division of Pascack Community Bank
356 Franklin Avenue, Nutley, NJ 07110
Tel 973.562.0032

Monday – Friday 8:00 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

BANK OF HACKENSACK

Division of Pascack Community Bank
9 Polifly Road, Hackensack, NJ 07601
Tel 201.457.0400

Monday – Friday 8:00 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

COMING SOON

Rochelle Park, NJ
Hillsdale, NJ

MEMBER
FDIC





Our Commitment to Your Privacy....

Privacy Policy

At Pascack Community Bank, protecting your privacy is important to us. We understand how critical it is to take every precaution when you entrust us with your financial information; you can rest assured that it will be maintained within our strict guideline. We would like you to understand what information we collect, how we use it and with whom we share it.

Information we collect:

We may collect “nonpublic personal information” about you from the following sources:

- Information we receive from you on applications or other loan account forms;
- Information about your transactions with us or others;
- Information we receive from third parties such as credit bureaus;
- Information from public sources such as real estate records and telephone numbers

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. This information could include:

- Your name, physical address, mailing address, phone number, and social security number;
- Information regarding your account number and account balance;
- Information involving any loan or payment history;
- Information reflecting account usage.

Parties with whom we share information

We may provide information about you to third parties in certain circumstances in order to provide you with the products or services you are requesting. These third parties could include any of the following:

- Our operations Service Bureau and Item Processing Centers;
- Information to government entities in response to subpoenas;
- Information to professional product resources;
- Information to credit bureaus;
- Loan settlement service providers, real estate inspection and appraisal companies;
- Insurers, attorneys and other related professionals

Accordingly, we may provide information to our service providers in order to process your applications or to service your accounts with us for the following reasons:

- To assist us in servicing your loan or account;
- Credit history analysis;
- To offer enhanced products or services;
- To protect you and your accounts with us against fraud

If personally identifiable customer information is provided to a third party, Pascack Community Bank insists that the third party adhere to strict privacy guidelines that will provide for, and ensure safekeeping of the confidential information. We do not disclose any nonpublic personal information about you to anyone, except as permitted, or required by law.

Occasionally, we may select business partners who may be able to offer our customers a selection of requested products such as credit cards, business solutions or insurance. Although these third parties are not owned or affiliated with Pascack Community Bank, every business relationship we enter into will be required to adhere to our strict privacy standards.

Information Protection and Security

Pascack Community Bank maintains appropriate control and procedures to protect the access to, and integrity of, our customers' information by adhering to established policies and procedures, which are intended to:

- Ensure the security and confidentiality of customer information;
- Maintain accurate information;
- Protect against threats or hazards to the security or integrity of customer information;
- Protect against unauthorized access to, or use of, customer information that could result in harm or inconvenience to the customer.

Employees of Pascack Community Bank are permitted access to the information they need to do their jobs. We maintain strict internal policies against unauthorized access and disclosure. All bank personnel are educated and required to sign documentation attesting to the fact that they understand the importance of confidentiality and customer privacy.

This policy and standard applies to information about both our current and former customers.