

FACTS	WHAT DOES SIGNATURE BANK, SIGNATURE SECURITIES GROUP CORPORATION AND SIGNATURE FINANCIAL LLC, TOGETHER KNOWN AS "SIGNATURE," 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 credit history account balances and account transactions payment history and checking account information When you are <i>no longer</i> 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 Signature chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Signature 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-866-sigline (1-866-744-5463) or go to www.signatureny.com

Signature Bank, Member FDIC, is an Equal Housing Lender. Signature Securities Group Corporation (SSG), member of FINRA/SIPC, is a registered broker-dealer, registered investment adviser, and licensed insurance agency. Signature Financial LLC (SF LLC) is a specialty finance company. Signature Public Funding Corp. (SPFC) is a municipal leasing and financing corporation. SSG, SF LLC and SPFC are wholly owned non-bank subsidiaries of Signature Bank.

Who we are				
Who is providing this notice?	Signature Bank, Signature Securities Group Corporation and Signature Financial LLC			
What we do				
How does Signature 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 Signature collect my personal information?	We collect your personal information, for example, when you ■ open an account ■ show your driver's license ■ deposit money ■ use your credit or debit card ■ tell us about your investment or retirement portfolio 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.			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include other companies with "Signature" in their name: financial companies such as Signature Securities Group Corporation, Signature Financial LLC, and Signature Public Funding Corp.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include financial service providers, such as investment clearing companies; non-financial companies, such as technology service providers; and other service providers. We share with nonaffiliates for your everyday business purposes, such as to process transactions, maintain account(s), and/or report to credit bureaus.			
Joint Marketing	A formal agreement between nonaffiliated financial companies together market financial products or services to you. Our joint marketing partners include a credit card company and a mortgage company. 			