



Protecting Your Privacy Is Important to Us

We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all our employees for the collection, use, retention, and security of nonpublic personal information.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, this includes information regarding your account balance, payment history, and overdraft history.

Information We Collect

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

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others; and
- Information we receive from third parties such as consumer reporting agencies.

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus.

We recognize that protecting children’s identities and privacy is important. We comply with the practices established under the Children’s Online Privacy Protection Act. We do not knowingly market to or solicit information from children under the age of 13 without parental consent.

Information We Disclose

We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements:

- 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, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

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

Our Security Procedures

We restrict access to nonpublic personal information about you 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 information.

Maintaining the Accuracy of Your Information

Cape Bank has procedures in place to ensure that your personal information is accurately recorded and maintained and that any inaccurate or incomplete information is corrected in a timely manner.

If you have any reason to believe that your personal information is incorrect, contact us at (800) 858-2265 or www.capebanknj.com.

Privacy on the Internet

We want Cape Bank customers to know that their information is secure, that such information is covered by our Privacy Policy, and that they are aware of and can control Cape Bank's use of their personal information obtained via the Internet.

If you contact us via e-mail or provide us with your e-mail address, we will use your e-mail information only to respond to your requests or comments, or to share information with you regarding Cape Bank's products and services. Your e-mail address will not be sold, nor will it be shared with others outside the bank unless we are compelled to do so by law.

What Can You Do To Protect Your Financial Information

An important part of the responsibility of protecting your financial information rests with you.

What can you do? Routinely review and reconcile your account statements. If you become aware of incorrect information either in our records or as reported by Cape Bank, notify us at (800) 858-2265 and we will make the necessary corrections promptly. We may request that you report incorrect information in writing.

Safeguard and protect your account records, personal identification numbers, and other information regarding your relationship with Cape Bank.

Customer Inquiries

Customers may contact Cape Bank, particularly by telephone at (800) 858-2265, seeking information with regard to their accounts. In some of these situations, we may be unable to disclose information due to privacy concerns and customer identification issues.

Privacy Policy Changes

We reserve the right to change this policy at any time by publishing a new privacy policy.