



FACTS

WHAT DOES SIGNATURE BANK AND SIGNATURE SECURITIES GROUP CORPORATION, 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 *no longer* our client, we continue to share your information as described in this notice.

How?

All financial companies need to share their client’s personal information to run their everyday business. In the section below, we list whether we share your personal information; the reasons why Signature chooses to share or not; 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 or go to www.signatureny.com

Who we are

Who is providing this notice?

Signature Bank and Signature Securities Group Corporation

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
- deposit money
- tell us about your investment or retirement portfolio
- show your driver's license
- use your credit or debit card

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.

- Signature Bank's affiliate is Signature Securities Group Corporation, a wholly-owned broker-dealer subsidiary.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include mortgage and investment clearing companies. Signature shares your personal information with nonaffiliates so that we can provide you with products and services. We do not allow these nonaffiliates to use that information to market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner is a credit card company. We do not share your non-public personal information with our joint marketing partner.