

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

**We, our, and us**, when used in this notice means Flushing Financial Corp and its affiliates Flushing Savings Bank, FSB and Flushing Commercial Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a:

- Deposit account
- Loan account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms:

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party".

**Opt out** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying customer information

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to 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 to protect this information.

### YOUR INFORMATION AND OTHER PARTIES

We may disclose information to other parties. Here are the kinds of information we disclose to these other parties:

Information you give us on an application or other forms, such as:

- Name
- Telephone number
- Maturity date of Certificate of Deposit

You may opt out of the disclosure of the information listed above.

#### **Types of Other Parties**

We may disclose information about you to the following types of other parties:

Financial service providers,  
Investment companies

We may also disclose information about you to other parties as permitted by law.

#### **Reasons for Disclosing**

We may disclose information about you to other parties to provide you with information about additional products and services.

#### **INFORMATION ABOUT FORMER CUSTOMERS**

We do not disclose information about former customers, except as permitted by law.

#### **AUTHORIZED SHARING - JOINT MARKETING**

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

Information you give us on an application or other forms, such as:

Name  
Address

We disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.

Types of Businesses

We may disclose information pursuant to joint marketing agreements to the following types of businesses:

Financial service providers, such as:  
Credit card issuers

Reasons for Disclosing

We may disclose information about you to other financial institutions with whom we have joint marketing agreements to provide you with information about additional products and services.

#### **YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION**

Other Parties. If you do not want us to share your information with other parties, you can block the release of certain information. This is known as your right to "opt out".

#### **YOU HAVE THE RIGHT TO CHOOSE**

In this notice, we have explained our policy about the disclosure of certain information.

Other Parties. We have explained the kinds of information we may disclose to other parties. We have also explained the kinds of other parties with whom we may disclose the information. If you prefer that we do not disclose information to these other parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law). Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, each owner or purchaser has a separate right to opt out. If one of you chooses to opt out of the disclosure of your information and any other does not, only information regarding the other parties who do not opt out will be disclosed. However, each joint owner or purchaser may opt out of the sharing of information collected in conjunction with the product or service on behalf of all other joint parties.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form. If you wish to opt out of disclosures, you may do so by checking the box below and returning it to us at this address:

Flushing Savings Bank  
Attn: Special Services Dept.  
P.O. Box 7000  
New Hyde Park, NY 11042-9881

Do not share my information with nonaffiliated third parties.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name(s)

\_\_\_\_\_  
Social Security Number(s)

\_\_\_\_\_  
Account Number(s)

\_\_\_\_\_  
Street Address, Apt #

\_\_\_\_\_  
City, State      ZIP

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