

# FACTS

## WHAT DOES CITY NATIONAL BANK OF NEW JERSEY DO WITH YOUR PERSONAL INFORMATION?

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|--------------|---|
| <b>Why?</b>  | 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.                    |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Transaction history and income</li> <li>■ assets and account transactions</li> </ul> |
| <b>How?</b>  | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons City National Bank of New Jersey chooses to share; and whether you can limit this sharing.         |

| Reasons we can share your personal information   | Does City National Bank of NJ share? | Can you limit this sharing? |
|--|--------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES                                  | NO                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | YES                                  | NO                          |
| <b>For joint marketing with other financial companies</b>  | YES                                  | NO                          |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | YES                                  | NO                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | YES                                  | NO                          |
| <b>For our affiliates to market to you</b>   | YES                                  | YES                         |
| <b>For nonaffiliates to market to you</b>  | NO                                   | We don't share              |

|                             |  |
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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>■ Call 800-966-8262 —our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online: <a href="http://www.citynatbank.com">www.citynatbank.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call 800-966-8262 or go to <a href="http://www.citynatbank.com">www.citynatbank.com</a> |
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## Who we are

### Who is providing this notice?

City National Bank of New Jersey companies that use City National Bank of NJ or CNBJ in their names.

## What we do

### How does City National Bank of NJ 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.

We permit only authorized employees trained in proper handling of customer information to access your information, and we require compa

### How does City National Bank of NJ collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or open a                    or Pay your bills
- Make a deposit                                    or withdrawal from your account
- Use your credit or debit card

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.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include non-financial companies, such as CNBC Business Services, LLC; City National Investment Services.*

### Nonaffiliates

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

- *City National Bank of New Jersey does not share with non-affiliates so they can market to you.*

### Joint marketing

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

- *Our joint marketing partners include financial services companies.*

## Other important information

City National Bank of New Jersey will never ask for your personal account number or personal information via E-mail. This Privacy Policy Statement is available in all of our branches and also may be viewed on our website: [www.citynatbank.com](http://www.citynatbank.com). If you provide us with an e-mail address, we may use it to contact you regarding your relationship with us, to advise you of our loan and deposit products, to provide you with information you may have requested from us or to conduct business of the Bank, including collection efforts, if necessary.