

PRIVACY POLICY

Rev 09/25

PCSB Bank, a Division of Beacon Bank & Trust is hereinafter referred to as PCSB Bank.		
FACTS	WHAT DOES PCSB BANK 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 transactions and overdraft history • Account balances and transaction history When you are no longer 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 PCSB Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does PCSB Bank share?
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
For our marketing purposes —to offer our products and services to you		YES
For joint marketing with other financial companies		YES
For our affiliates' everyday business purposes —information about your transactions and experiences		YES
For our affiliates' everyday business purposes —information about your creditworthiness		NO
For our affiliates to market to you		YES
For nonaffiliates to market to you		NO
Can you limit this sharing?		
		NO
		NO
		NO
		NO
		We do not share
		YES
		We do not share
To limit our sharing	Call our Customer Service Center Toll-Free at 888-808-4700 Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call our Customer Service Center at 888-808-4700	

Who we are	
Who is providing this notice?	PCSB Bank, a Division of Beacon Bank & Trust hereinafter referred to as PCSB Bank.
What we do	
How does PCSB Bank 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 regularly test and assess our information security measures, train employees and adopt enhancements as necessary to protect your information.
How does PCSB Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or apply for a loan • Use your debit card or provide account and contact information • Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus 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 companies that are under common control of Beacon Financial Corporation including subsidiaries of Beacon Bank & Trust. Additional companies include Eastern Funding, Clarendon Private LLC, and Berkshire Mortgage Servicing Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • PCSB Bank does not share with nonaffiliates 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 may include: mortgage companies, insurance companies, and investment advisors.