

FACTS

WHAT DOES PUBLIC SAVINGS 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 Income
- Account balances and Transaction History
- Credit History and Account Transaction

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 Public Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Public Savings Bank 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	No	We Don't Share
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 888-8PUBLIC or go to www.publicsavings.com

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What we do

<p>How does Public Savings Bank protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include those set forth below:</p> <ul style="list-style-type: none"> ■ We limit employee access to your personal information to those who have a business reason to know. ■ We maintain policies and procedures covering the proper physical security of workplaces and records. ■ We require contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.
<p>How does Public Savings Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or make deposits or withdrawals from your account ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Public Savings Bank does not share with our affiliates
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Public Savings Bank does not share with nonaffiliates so that they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Public Savings Bank does not engage in joint marketing.



Privacy Options

You have choices as to how we contact you for marketing purposes. If you wish to limit the ways in which we contact you for marketing, we offer the following opt-out choices:

- You may request that we not call you.
- You may ask that we not send you information by mail.
- You may direct us not to contact you by email.

To specify your preference or discuss your options, write to Public Savings Bank, 2755 Philmont Ave., Suite 140, Huntingdon Valley, Pa 19006 or call a Customer Service Professional at 1-888-878-2542. Preferences must include your name, address, telephone number, and Social Security Number. Incomplete information will delay or prevent our ability to honor your request. The opt-out designation, if elected, applies to your current accounts with us. Our systems will be updated to reflect your privacy preferences within 30 days following receipt of the request.

Additional Disclosures

For Vermont and California Residents Only

The practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing personal information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your personal information as required by applicable law or regulation.

For Nevada Residents Only

Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 West Washington Street, Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; e-mail BCPINFO@ag.state.nv.us; Citizens Bank, P.O. Box 42020, Providence, RI 02940-2020.

Amendments

This Privacy Notice is accurate as of the date it is sent to you and supersedes all previously issued information-sharing disclosures. We reserve the right to change this notice, and any of the practices described in the notice, at any time upon proper notice to you.

