

FACTS **WHAT DOES ASTORIA 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, payment history and credit history
- transaction history and account transactions

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

Reasons we can share your personal information	Does Astoria 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	Yes	No
For joint marketing with other financial companies	Yes	No
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? If you have any questions regarding our privacy policies, please contact us at 1-800-ASTORIA, or e-mail us through “Contact Us” at www.astoriabank.com.

Who we are

Who is providing this notice? Astoria Bank, AF Agency, Inc., AF Insurance Agency Inc., Astoria Federal Mortgage Corp., and Fidata Services Corp.

What we do

<p>How does Astoria 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 computer safeguards and secured files and buildings. We limit employee access to customer information to those who have a business reason to know such information. We educate our employees about the importance of confidentiality and customer privacy.</p>
<p>How does Astoria 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 deposit money • 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.</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"> • Our affiliates include financial companies such as AF Agency, Inc., AF Insurance Agency, Inc., Astoria Federal Mortgage Corp., and Fidata Services Corp.
<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"> • Nonaffiliates we share with can include mortgage companies, insurance companies, and service providers.
<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"> • Our joint marketing partners include credit card companies, broker-dealers, and licensed insurance agencies.

Other important information

<p>Notice to CA Residents Only:</p>	<p>We do not share information with nonaffiliates except as permitted by California law.</p>
<p>Notice to VT Residents Only:</p>	<p>We do not share information with nonaffiliates except as permitted by Vermont law.</p>
<p>Notice to NV Residents Only:</p>	<p>We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-ASTORIA. You may also contact the Nevada Attorney General's office for more information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.</p>