CARVER

PRIVACY NOTICE

WHAT DOES CARVER FEDERAL SAVINGS BANK

FACTS DO WITH YOUR PERSONAL INFORMATION? Financial companies choose how they share your personal information. Federal law gives Why? 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. The types of personal information we collect, and share depend on the product or service you What? have with us. This information can include: Social Security number and Account Balances Transaction History and Employment Information . and Credit Score Credit History All financial companies need to share customers' personal information to run their everyday How? business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Carver Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Carver Federal Savings 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	N/A
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit Call 718-230-2900 —our menu	will prompt you through you	rchoice(s)

Questions?	Call 718-230-2900
	However, you can contact us at any time to limit our sharing.
	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.
	Please note:
J	Mail the form below.
our sharing	Visit us online: www.carverbank.com; or
To limit	Call 718-230-2900 —our menu will prompt you through your choice(s)

Mail-in Form		
	Do not allow affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
Mail To:	Carver Federal Savings Bank Customer Service Center 75 W. 125th Street, New York, NY 10027	



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Who we are	CARVER FEDERAL SAVINGS BANK ("CARVER")	
Who is providing this notice?		
What we do		
How does CARVER 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.	
How does CARVER	We collect your personal information, for example, when you	
collect my personal information?	 Open an account or Deposit Money Apply for a loan or Use a Debit Card Make a wire transfer 	
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.	
	 Carver Bancorp, Inc., Carver Community Development Corp., CFSB Realty Corp. and Carver Asset Corp. 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	 CARVER does share with nonaffiliates so they can market to you (ex. Mantl, UpStart—for online banking/lending). 	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	 Our joint marketing partners include Credit and Debit card co's; Mortgage co's; Money Transfer Remitter co's. 	
Other important information		