

FACTS		WHAT DOES COLUMBIA BANK AND ITS AFFILIATES DO WITH YOUR PERSONAL INFORMATION?	
Who?	This notice is being provided by Columbia Bank and all its affiliates including but not limited to Columbia Investment Services Inc., First Jersey Title Services, Inc. and RSI Insurance Agency Inc. (collectively, “Columbia”, “we”, “us”, and “our”).		
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?	<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"> • Social Security number • Income • Account balances • Payment history • Transaction history • Credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 we choose to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Columbia 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 our affiliates to market to you	Yes	Yes
	For nonaffiliates to market to you	No	We don't share
To Limit Our Sharing	<p>For the items that say “Yes” in the “Can you limit this sharing? Section.” Call (800) 522-4167 during normal business hours.</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided 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.</p>		
Questions?	Call toll-free (800) 522-4167 or go to www.ColumbiaBankOnline.com .		

What We Do	
How does Columbia protect my personal information?	<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.</p> <p>Access to your personal information is limited to those employees who need to know the information to provide products and services to you.</p>
How does Columbia collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your debit card • Apply for other products <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will only apply to you. Anyone else on the joint account must independently limit sharing. If one joint account holder limits sharing and the other account holder does not, information about the person who does not opt out may be shared with our affiliates for marketing purposes.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include:</i> <ul style="list-style-type: none"> • <i>Financial companies such as: Columbia Bank, Columbia Investment Services Inc., First Jersey Title Services, Inc., and RSI Insurance Agency, licensed insurance agencies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Columbia does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial services companies that provide non-deposit investment products and credit cards.</i>