

California Resident Consumer Privacy Notice

Applicability

Your privacy is important to New York Community Bancorp, Inc. or one of its affiliates (“Bank”, “we”, “our”, “us”). This Notice is provided pursuant to the California Consumer Privacy Act of 2018 (“CCPA”) and applies solely to visitors, users, and others who are California residents (“you”). This Notice covers our collection, use, disclosure and sale of personal information (“PI”) as defined by the CCPA and is based on our relationship or interaction with you as a customer. Any terms defined in the CCPA have the same meaning when used in this Notice.

Introduction

Under the CCPA, PI is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked directly or indirectly with a particular California resident or household. As a financial institution, some of the data we collect and process is not subject to the CCPA, such as information covered under the Gramm-Leach Bliley Act and its implementing regulations. [We do not knowingly collect PI from minors under 18 without verifiable parental consent and we do not knowingly engage in the sale of minors’ PI as defined by the CCPA]

Categories of PI that We May Collect and How We Use It

The table below provides categories of PI we collected or have not collected over the last 12 months and may be shared for purposes indicated.

Category	Example	Sources	Purpose
Identifiers	Name, alias, physical or mailing address, email address, online identifier, internet protocol address, account name, social security number or TIN, driver’s license number, passport number, telephone number or other similar identifiers	Directly from our customers	<ul style="list-style-type: none"> • Process transactions • Perform and provide services • Maintain accounts and services • Communicate with our customers • To comply with our legal obligations
Personal Information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, social security number, address, telephone number, passport number, driver’s license or state identification number, insurance policy number, employment, employment history, bank account number, credit card number, debit card number or any other financial information, medical information, or	Directly from our customers, credit bureaus	<ul style="list-style-type: none"> • Process transactions • Perform and provide services • Maintain accounts and services • Communicate with our customers • To comply with our legal obligations

Category	Example	Sources	Purpose
	health insurance information.		
Characteristics of Protected Classifications under federal law or California law	Age, race, sex, national origin, gender, religion, sexual orientation, military/veteran status or other similar protected classes	Directly from our customers, governmental agencies	<ul style="list-style-type: none"> • Process transactions • Perform and provide services • Maintain accounts and services • Communicate with our customers • To comply with our legal obligations
Account Details/Commercial Information	Account numbers, account types, transaction information, purchasing or consuming histories and tendencies	Directly from our customers, governmental agencies, credit bureaus	<ul style="list-style-type: none"> • Process transactions • Perform and provide services • Maintain accounts and services • Communicate with our customers • To comply with our legal obligations
Biometric Information	Fingerprints	Do Not Collect	N/A
Internet or other Electronic Network Activity Information	Browsing history, information regarding interaction with our websites, applications or advertisements	Directly from our customers, service providers	<ul style="list-style-type: none"> • Process transactions • Perform and provide services • Maintain accounts and services • Communicate with our customers • Improve our services • Security • Provide customers with more relevant content
Geolocation Data	Information identifying consumer's physical location	Directly from our customers, service providers	<ul style="list-style-type: none"> • Perform and provide services • Communicate with our customers • Improve our services • Provide customers with more relevant content
Sensory Data	Audio, electronic, visual, thermal, olfactory or similar information	Do Not Collect	N/A
Professional or employment-related	Work history, current and prior employers	Directly from our customers, credit	<ul style="list-style-type: none"> • Perform and provide services

Category	Example	Sources	Purpose
data		bureaus	<ul style="list-style-type: none"> To comply with our legal obligations
Non-public education information	Student education records maintained by an educational institution	Do Not Collect	N/A
Inferences from PI Collected	Consumer profile reflecting a consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes	Directly from our customers, service providers	<ul style="list-style-type: none"> Process transactions Perform and provide services Maintain accounts and services Communicate with our customers Improve our services Provide customers with more relevant content

Sharing Purposes

It is necessary for the Bank to share certain PI with affiliates and/or trusted service providers in order to provide products and services to you and to comply with legal and contractual obligations. When we disclose PI, we enter into a contract that describes the purpose for which the service provider was retained and requires all parties to keep the PI confidential and not use it for any purposes other than the specific purpose of performing the services described in the contract. Examples of third parties to whom we may have disclosed PI over the last 12 months include the following:

1. You and, your authorized family members, associates and representatives.
2. Accountants, auditors, and lawyers, subject to confidentiality.
3. Third party service providers such as web host services, payment services providers, shipping companies and check printers.
4. Government, legal, regulatory or other similar authorities upon request and/or where required.
5. Other third parties to comply with legal requirements such as to respond to applicable subpoenas and court orders; to address fraud, security or technical issues; to respond to emergencies; and to protect the rights, property or security of our customers.
6. Affiliates and subsidiaries of the Bank

How We Protect Your Personal Information

To protect your personal information from unauthorized access, use, alteration or disclosure, we have implemented reasonable security procedures and practices appropriate to the nature of the information.

Your Rights Under the CCPA

California residents have certain rights which they may exercise independently or through an authorized agent. As permitted by the CCPA, any request you submit is subject to an identification and verification process.

1. **Information Rights** – you have the right to request free of charge, no more than twice in a 12-month period, any of the following for the period of 12 months prior to the request date:
 - a. The categories of PI we have collected about you.
 - b. The categories of sources from which we collected your PI.
 - c. The business or commercial purposes for collecting your PI.
 - d. The categories of third parties to whom we have shared your PI
 - e. The specific pieces of PI we have collected about you.
 - f. A list of categories of PI disclosed for business purposes in the prior 12 months, or that no disclosure occurred.
 - g. A list of categories of PI sold about you in the prior 12 months, or that no sale occurred.
2. **Obtaining Copies of PI** – You have the right to make or obtain copies of your PI, no more than twice in a 12-month period, in a portable format for the period of 12 months prior to the request.
3. **Deletion Rights** – You may request that we delete your PI that we have collected directly from you subject to certain exceptions permitted under applicable law. Under the CCPA, we may decline to delete your PI if retaining the information is necessary for us or our service providers to:
 - a. Complete a transaction for which the PI was collected, provide goods or services that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract with you;
 - b. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
 - c. Debugging to identify and repair errors that impair existing intended functionality;
 - d. Exercise free speech, or ensure the right of another consumer to exercise his or her right of free speech or exercise another right provided for by law;
 - e. Comply with legal obligations or regulatory requirements directed by a governing regulatory agency; or otherwise use the PI internally and in a lawful manner that is compatible with the context in which you provided the PI.
4. **Non-Discrimination** – We will not discriminate against you for exercising any of your CCPA rights.
5. **Right to Opt-Out of Sales of Your PI** – We do not offer an opt-out from the sale of PI because we do not engage in the sale of PI as defined by the CCPA. As noted elsewhere in this Notice, we share PI with other businesses for a variety of reasons but not for the purpose of receiving monetary or other valuable consideration for that information

Exercising Your Rights

California residents or their authorized agent may make a verifiable consumer request to access PI or request deletion. The request must:

1. Provide sufficient information that allows us to reasonably verify (a) you are the person about whom we collected PI or (b) you are a representative legally authorized to act on behalf of the person about whom we collected PI. Such verification process will involve you confirming details of the PI we have collected about you, and will increase in scope in the event the nature of your request relates to the disclosure of sensitive PI or the deletion of any PI. In some instances, you may be required to submit proof of your identity (e.g. driver's license); and
2. Describe your request with sufficient detail that allows us to properly understand, evaluate and respond to it.

Federal and state laws and regulations, other than the CCPA, apply widely to PI we collect, use and disclose. Such laws and regulations along with exemptions provided by the CCPA may affect our ability to fully comply with access and deletion requests.

How to Make Requests

If you are a California resident or authorized agent of a California resident, you can make an access or deletion request by:

1. Complete a Request Form which can be found at:
https://www.mybankingdirect.com/content/dam/mbd/pdfs/CA_Privacy_Form.pdf (Print out to complete and mail)
2. Writing to: New York Community Bank, a Division of Flagstar Bank, N.A.
Compliance Department
102 Duffy Ave
Hicksville, NY 11801
3. Calling our Customer Contact Center at 1(877)-786-6560 or
4. Sending us a secure message by logging into *NYCB Online* and selecting *Messages*.

Changes to Our California Consumer Privacy Notice

We reserve the right to amend this Privacy Notice at our discretion and at any time. When we make changes, we will let you know by appropriate means such as posting the revised notice on our website and indicating when the Privacy Notice was "Last Updated."

Contact Information

If you have any questions or comments about this Notice you may contact us by:

1. Calling our Customer Contact Center at: 1(877)-786-6560
2. Or sending us a secure message by logging into *NYCB Online* and selecting *Messages*.

Effective Date

This Notice was last modified 12/2022