ASCENDIABANK
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11 Harristown Road
Glen Rock, NJ 07452

973-636-5888
ascendiabank.com

Dear Borrower(s):

Thank you for applying to Ascendia Bank for your Home Equity Line of Credit, and becoming another of our Valued Customers.

***NOTICE**: If you are applying for **"JOINT CREDIT"** each applicant must sign the disclosure on the top of the application.*

Included in your Application Package:

1. Home Equity Line of Credit Application
2. Borrower's Blanket Signature Authorization ***(All borrowers must sign and date form)***
3. Required Items (***Income and Assets)***
4. Additional Information Sheet
5. Important Terms of our Home Equity Lines of Credit (15 Year and 20 Year)
6. Privacy Policy
7. What you should know about Home Equity Lines of Credit Booklet

Please provide all required information:

1. Credit Line Amount Requested, Term (180 or 240) and purpose of the line of credit
2. All sections of the application must be complete
3. Be sure to sign and date the application

No application fee for Primary Residence.

Application Fee: Investment Property Only
This fee is not required at this time. This fee will be collected along with your "Intent to Proceed" after application review. Application Fee is: $1,200.00

The Application Package can be emailed directly to Christopher S Dalenberg at cdalenberg@ascendiabank.com, dropped off at any branch location or mailed to the above address. All of the above items must be submitted with the application in order to process your loan. Any items or information that is missing will delay the processing of your loan.

If you should require assistance, or an appointment, please contact our Residential Loan Department and speak with: Christopher S Dalenberg, AVP/Residential Lending Manager NMLS#2746426, or any of our processors: Denise Papapietro NMLS#1798544, Theresa Sasso NMLS#2016751.

EQUAL HOUSING LENDER MEMBER FDIC

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HOME EQUITY LINE OF CREDIT APPLICATION

IMPORTANT: Read these Directions Before Completing this Application.
If you are applying for an individual account in your own name AND are relying on your own income or assets, NOT the income or assets of another person, as the basis for repayment of the credit requested, complete the application with only information pertaining to you, the Borrower.

If you are applying for a joint account OR an account that you and another person will use, compete this application with information pertaining to you as the Borrower and information pertaining to the joint applicant or user as the Co-borrower.

If this is an application for joint credit, borrower, and co-borrower each agree that we intend to apply for joint credit (sign below).

_____ Borrower

_____ Co-Borrower

LINE OF CREDIT	No. of Months	Amount $	Interest Rate 0 %		Property Type ☐ Single Family Dwelling ☐ Other
Address of Property		Property Taxes	Annual Hazard Insurance		Purchase Price
Purpose of Loan			Will this loan payoff or refinance the original mortgage used to purchase the subject property		Yes ☐ No ☐
Present Value of Home	Home Improvement- Describe				
Title in name of	Address of Title Holder				

BORROWER

Name	Date of Birth	School Yrs. _____
Present Address	No. of Years _____	☐ Own ☐ Rent
Street _____		
City/State/Zip _____		
Former Address – If less than 2 years at present address		
Street _____		
City/State/Zip _____		
Years at former address		☐ Own ☐ Rent

Marital Status	☐ Married ☐ Separated ☐ Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER: NO. / AGES

Name and Address of Employer	Years of currant job _____ Years employed in this line Of work or profession ☐ Self-Employed ☐	
Position/Title	Type of Business	
Social Security Number	Home Phone	Business Phone

CO-BORROWER

Name	Date of Birth	School Yrs. _____
Present Address	No. of Years	☐ Own ☐ Rent
Street _____		
City/State/Zip _____		
Former Address – If less than 2 years at present address		
Street _____		
City/State/Zip _____		
Years at former address		☐ Own ☐ Rent

Marital Status	☐ Married ☐ Separated ☐ Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER: NO. / AGES

Name and Address of Employer	Years of currant job _____ Years employed in this line Of work or profession ☐ Self-Employed ☐	
Position/Title	Type of Business	
Social Security Number	Home Phone	Business Phone

GROSS MONTHLY INCOME

Item	Borrower	Co-Borrower	Total
Base Empl. Income	$	$	$
Overtime			
Bonuses			
Commissions			
Dividends/Interest			
Net Rental Income			
Other ! (Before completing, see Notice under Describe Other Income below).			
TOTAL	$ 0.00	$ 0.00	$ 0.00

Account No.	Name & Address of Depository	Balance
Checking		
Savings		
Other Assets		
TOTAL		0.00

DESCRIBE OTHER INCOME

▼ **B-Borrower C-Co-Borrower**	NOTICE: ! Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying the loan	Monthly Amount

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IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING

B/C ▼	Previous Employer	City/State	Type of Business	Position/Title	Dates/From/To	Monthly Amount

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If you answer "yes" to any questions (A.) through (G.) explain on an attached sheet of paper.	Borrower Yes or No	CO-Borrower Yes or No
A. Have you any outstanding judgments?		
B. In the last 7 years, have you been declared Bankrupt?		
C. Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?		
D. Are you a party in a lawsuit?		

	Borrower Yes or No	CO-Borrower Yes or No
E. Are you obligated to pay alimony, child support, or separate maintenance?		
F Do you have any past due obligations owed to or insured by any agency of the federal government?		
G. Are you a co-maker or endorser on a note?		
H. Are you a U.S. citizen?		
I. Are you a permanent resident alien?		
J. Do you intend to occupy the property as your primary residence?		

Debts: List all fixed obligations and installment accounts. (If more space is needed list on attached sheets).
Indicate by (*) these liabilities which will be satisfied with the proceeds of this loan.

LIABILITIES

Creditor's Name, Address and Account Number	No. of Months Left To Pay	Monthly Payments	Unpaid Balance
Real Estate Loans			
Automobile Loan/Leases			
Charge Accounts / Credit Cards			
List all Assets			Value
Alimony, Child Support and Separate Maintenance Payments Owed To			
	TOTAL LIABILITIES	$	$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet).

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		$	$	$	$	$	$
	Totals	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0	$ 0.00

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.

A consumer report may be requested in connection with this credit application. Without notice, reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

Borrower's Signature	Date	Co-Borrower's Signature	Date

This application was taken by:

☐ Face-to-Face Interview *(includes Electronic Media w/Video Component)* ☐Telephone Interview ☐ Fax or Mail ☐ Email or Internet

To Be Completed by Interviewer

Interviewer/MLO# _____ Date Application Received _____

NMLS# _____

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BORROWER'S BLANKET SIGNATURE AUTHORIZATION

I hereby authorize Ascendia Bank

1. ("Lender") it's agents or assigns, to verify my past and present employment earnings records, bank accounts, stock holdings and any other assets needed to process my loan application.

2. It is understood a photocopy of this form will also serve as authorization.

The information the lender obtains is to be used in the processing of my Loan Application. This information may also be obtained in conjunction with a quality control review of the file after the loan has closed.

_____ Date:,_____

Borrower:

_____ Date:_____

Co-Borrower:

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Additional Information Home Equity Loan/Line Application

Additional Borrower Contact, Appraisal Information and Subject Property Information Form
Note: Application must be complete to be processed

ADDITIONAL BORROWER CONTACT INFORMATION:

Applicant - Cell Phone #: _____

Applicant - Email Address: _____

Co-Applicant- Cell Phone #: _____

Co-Applicant- Email Address: _____

CONTACT FOR APPRAISER ACCESS TO PREMISES (if applicable):

Contact Name:_____ Telephone #: _____

Best Time to Contact:_____

SUBJECT PROPERTY INFORMATION

Property Address: _____

_____

Annual Real Estates Taxes: $_____

Condominium or Townhouse Monthly Dues: $_____

Name of Condominium or Townhouse Association Name:_____

BLOCK: _____ LOT: _____

Annual Hazard Insurance: $_____

Property Type: Single Family ☐ 2-Family ☐ 3-4 Family ☐ Condo ☐ Townhouse ☐

Style of Home: _____

Please select all that apply:

Gas Heat ☐ Oil Tank ☐ (where located) _____

Public Sewer ☐ Septic System ☐ Number of Bedrooms _____

Public Water ☐ Well Water ☐ Number of Baths _____

Basement Finished ☐ Y ☐ N Total Number of Rooms _____

Flood Zone ☐ Y ☐ N (If Yes, Annual Premium and Name of Provider: $_____,

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Dear Borrower:

In order to complete your application the following information will also be required. In order expedite the processing of your application, you can submit the information with your application, otherwise it must be returned with your initial disclosures.

YOU MUST PROVIDE COPIES OF THE REQUIRED ITEMS LISTED BELOW:

PLEASE CHECK OFF AS YOU SUBMIT->

1. Two current Pay Stubs for each applicant _____
   a. Indicate your pay schedule below:
   Weekly ___ Bi-Weekly ___ Monthly___ Bi-Monthly ☐
2. Last Two years of your W-2's _____
3. If Self-Employed **LAST TWO YEARS** signed Income Tax Returns including All Schedules _____
4. If Retired, copy of Annual Social Security Letter _____
5. Copy of Pension Letter, if applicable _____
6. Photocopy of Drivers Licenses for all applicants _____
7. A copy of current **DEED** _____
8. A copy of the Rental Leases (if applicable) _____

PLEASE RETURN THIS CHECKLIST WITH YOUR DOCUMENTATION

Required Item HE Loan/Line 01/09/19

ASCENDIA BANK
11 Harristown Road, Suite 200
Glen Rock, N.J. 07452
(973) 636-5888

Prime – .25% - 15 Year Revolving

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Home Equity Line of Credit. You should read it carefully, and keep a copy for your records.

AVAILABILITY OF TERMS:
All of the terms described below are subject to change. If these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

SECURITY INTEREST:
We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your Agreement and Note with us.

POSSIBLE ACTIONS:
We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

1) You engage in fraud or material misrepresentation in connection with the Line of Credit.
2) You do not meet repayment terms.
3) Your action or inaction adversely affects the security or our rights in the security.

We can refuse to make additional extensions of credit, freeze, or reduce your credit limit if:

1) The value of the dwelling securing the line declines significantly below its appraised value for purposes of the line.
2) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
3) You are in default of a material obligation in the Agreement and Note.
4) Government action prevents us from imposing the ANNUAL PERCENTAGE RATE provided for or impairs our security interest such that the value of security is less than 120 percent of the credit line.
5) A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.
6) The maximum ANNUAL PERCENTAGE RATE is reached.

The initial Agreement permits us to make certain changes to the terms of the Note and Agreement at specified times or upon the occurrence of specified events.

MINIMUM PAYMENT REQUIREMENTS:
You can obtain advances of credit for 15 years (the draw period). During the draw period, payments will be due monthly. Your minimum monthly payment will equal the greater of $50.00 or 1/180th of the outstanding balance plus the finance charges that have accrued on the outstanding balance. After the draw period ends, if you still owe amounts under this Agreement, you must pay those amounts in full on that date. "Your minimum payments may not be sufficient to fully repay the principal that is outstanding on your line. If they are not, you will be required to pay the entire outstanding balance in a single payment". We are under no obligation to extend to you credit beyond the expiration date or to refinance any amounts then owing. After the draw period ends, you will no longer be able to obtain credit advances, and must repay the outstanding balance.

MINIMUM PAYMENT EXAMPLE:
If you made only the minimum monthly payment and took no other credit advances, it would take 15 years to pay off a credit advance of $10,000.00 at an ANNUAL PERCENTAGE RATE OF 4.00% during that period; you would make 179 payments varying between $88.44 and $59.39, with a final payment of $55.77.

FEES AND CHARGES:
To open and maintain a Line of Credit, you must pay the following fees and charges:

Fee	Amount	Due
MORTGAGE RECORDING FEE	$50 - $75	DUE AT CLOSING
EARLY TERMINATION FEE	$500.00	IF CLOSED WITHIN 24 MONTHS

MINIMUM DRAW AND BALANCE REQUIREMENTS:
The minimum credit advance you can receive is $500.00. Balances of less than $50.00 must be paid in full.

TAX DEDUCTIBILITY:
You should consult a tax advisor regarding the DEDUCTIBILITY of interest and charges for the line.

VARIABLE-RATE FEATURE:
The line has a variable-rate feature, and the ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum payment can change as a result. (Please refer to the booklet entitled "When Your Home is on the Line" for further information.

The **ANNUAL PERCENTAGE RATE** includes only interest and not other costs.

The **ANNUAL PERCENTAGE RATE** is subject to change when and as the Prime Rate changes.

The **ANNUAL PERCENTAGE RATE** is based on the value of an index. The index is the highest Prime Rate, as published in the Wall Street Journal daily. To determine the ANNUAL PERCENTAGE RATE that will apply, we subtract a margin of .25% from the value of the index. The minimum interest rate to be charged during the life of this credit line will be no less than 4.00%.

Ask us for the current index value, margin and **ANNUAL PERCENTAGE RATE**. After you open a credit line, rate information will be provided on periodic statements that we will send you.

RATE CHANGES:
The ANNUAL PERCENTAGE RATE can change each month. The maximum ANNUAL PERCENTAGE RATE that can apply is 15.000%. Except for this 15.000% "cap", there is no limit on the amount by which the rate can change during any one-year period.

MAXIMUM RATE AND PAYMENT EXAMPLES:
If you had an outstanding balance of $10,000.00 during the draw period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 15.000% would be $178.85. This ANNUAL PERCENTAGE RATE could be reached during the first month of the draw period.

HISTORICAL EXAMPLE:
The following table shows the ANNUAL PERCENTAGE RATE and the minimum monthly payments for a single $10,000.00 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the last business day in NOVEMBER of each year. While only one payment amount per year is shown, payments would have varied during each year. This table does not necessarily indicate how the index or your payments will change in the future.

The table assumes that no additional credit advances were taken, that only the minimum payments were made each month, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

	Index	Margin	Annual Percentage Rate	Minimum Periodic Payment
2011	3.250	-.750	4.000*	88.44
2012	3.250	-.750	4.000*	86.24
2013	3.250	-.750	4.000*	84.05
2014	3.250	-.750	4.000*	81.86
2015	3.250	-.750	4.000*	79.67
2016	3.250	-.750	4.000*	77.48
2017	3.250	-.750	4.000*	75.28
2018	5.250	-.750	4.500*	72.82
2019	4.750	-.750	4.000	68.71
2020	3.250	-.750	4.000*	66.52
2021	3.250	-.750	4.000*	64.33
2022	7.000	-.750	6.250	65.83
2023	8.500	-.750	7.750	64.05
2024	7.750	-.750	7.000	59.39
2025	7.000	-.750	6.250	58.98

*****Indicates lifetime floor of 4.000% has been reached**

ASCENDIA BANK
11 Harristown Road, Suite 200
Glen Rock, N.J. 07452
(973) 636-5888

Prime – .25% - 20 Year Revolving

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Home Equity Line of Credit. You should read it carefully, and keep a copy for your records.

AVAILABILITY OF TERMS:
All of the terms described below are subject to change. If these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

SECURITY INTEREST:
We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your Agreement and Note with us.

POSSIBLE ACTIONS:
We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

1) You engage in fraud or material misrepresentation in connection with the Line of Credit.
2) You do not meet repayment terms.
3) Your action or inaction adversely affects the security or our rights in the security.

We can refuse to make additional extensions of credit, freeze, or reduce your credit limit if:

1) The value of the dwelling securing the line declines significantly below its appraised value for purposes of the line.
2) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
3) You are in default of a material obligation in the Agreement and Note.
4) Government action prevents us from imposing the ANNUAL PERCENTAGE RATE provided for or impairs our security interest such that the value of security is less than 120 percent of the credit line.
5) A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.
6) The maximum ANNUAL PERCENTAGE RATE is reached.

The initial Agreement permits us to make certain changes to the terms of the Note and Agreement at specified times or upon the occurrence of specified events.

MINIMUM PAYMENT REQUIREMENTS:
You can obtain advances of credit for 20 years (the draw period). During the draw period, payments will be due monthly. Your minimum monthly payment will equal the greater of $50.00 or $1/240^{th}$ of the outstanding balance plus the finance charges that have accrued on the outstanding balance. After the draw period ends, if you still owe amounts under this Agreement, you must pay those amounts in full on that date. "Your minimum payments may not be sufficient to fully repay the principal that is outstanding on your line. If they are not, you will be required to pay the entire outstanding balance in a single payment." We are under no obligation to extend to you credit beyond the expiration date or to refinance any amounts then owing. After the draw period ends, you will no longer be able to obtain credit advances, and must repay the outstanding balance.

MINIMUM PAYMENT EXAMPLE:
If you made only the minimum monthly payment and took no other credit advances, it would take 16.70 years to pay off a credit advance of $10,000.00 at an ANNUAL PERCENTAGE RATE OF 4.00% during that period; you would make 199 payments varying between $82.88 and $52.19, with a final payment of $50.18.

FEES AND CHARGES:
To open and maintain a Line of Credit, you must pay the following fees and charges:

Fee	Amount	Due
MORTGAGE RECORDING FEE	$50-$75	DUE AT CLOSING
EARLY TERMINATION FEE	$500.00	IF CLOSED WITHIN 24 MONTHS

MINIMUM DRAW AND BALANCE REQUIREMENTS:
The minimum credit advance you can receive is $500.00. Balances of less than $50.00 must be paid in full.

TAX DEDUCTIBILITY:
You should consult a tax advisor regarding the DEDUCTIBILITY of interest and charges for the line.

VARIABLE-RATE FEATURE:
The line has a variable-rate feature, and the ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum payment can change as a result. (Please refer to the booklet entitled "When Your Home is on the Line" for further information.

The **ANNUAL PERCENTAGE RATE** includes only interest and no other costs.

The **ANNUAL PERCENTAGE RATE** is subject to change when and as the Prime Rate changes.

The **ANNUAL PERCENTAGE RATE** is based on the value of an index. The index is the highest Prime Rate, as published in the Wall Street Journal daily. To determine the ANNUAL PERCENTAGE RATE that will apply, we subtract a margin of .250% from the value of the index. The minimum interest rate to be charged during the life of this credit line will be no less than 4.000%.

Ask us for the current index value, margin and **ANNUAL PERCENTAGE RATE**. After you open a credit line, rate information will be provided on periodic statements that we will send you.

RATE CHANGES:
The ANNUAL PERCENTAGE RATE can change each month. The maximum ANNUAL PERCENTAGE RATE that can apply is 15.000%. Except for this 15.000% "cap", there is no limit on the amount by which the rate can change during any one-year period.

MAXIMUM RATE AND PAYMENT EXAMPLES:
If you had an outstanding balance of $10,000.00 during the draw period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 15.000% would be $173.29. This ANNUAL PERCENTAGE RATE could be reached during the first month of the draw period.

HISTORICAL EXAMPLE:
The following table shows the ANNUAL PERCENTAGE RATE and the minimum monthly payments for a single $10,000.00 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the last business day in NOVEMBER of each year. While only one payment amount per year is shown, payments would have varied during each year. This table does not necessarily indicate how the index or your payments will change in the future.

The table assumes that no additional credit advances were taken, that only the minimum payments were made each month, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

*****Indicates lifetime floor of 4.000% has been reached**

	Index	Margin	Annual Percentage Rate	Minimum Periodic Payment
2011	3.250	-.750	4.000*	88.44
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2016	3.250	-.750	4.000*	77.48
2017	3.250	-.750	4.000*	75.28
2018	5.250	-.750	4.500*	72.82
2019	4.750	-.750	4.000	68.71
2020	3.250	-.750	4.000*	66.52
2021	3.250	-.750	4.000*	64.33
2022	7.000	-.750	6.250	65.83
2023	8.500	-.750	7.750	64.05
2024	7.750	-.750	7.000	59.39
2025	7.000	-.750	6.250	58.98

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Privacy Policy

FACTS	WHAT DOES ASCENDIA 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 Account Balances • Transaction History and Checking Account Information • Credit History and Payment History 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 **Ascendia Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Ascendia 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	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 non-affiliates to market to you	No	We Don't Share

Questions?	Call **201-652-8776** or go to **www.ascendiaonline.com**

Who we are	
Who is providing this notice?	Ascendia Bank

What we do	
How does **Ascendia Bank** 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 Ascendia Bank collect my **personal** information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Make deposits to or withdrawals from your account • Provide employment information • Give us your contact information We also collect your personal information from others, such as credit bureaus, or other companies.
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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • **Ascendia Bank** *has no affiliates*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • **Ascendia Bank**, *does not share with non-affiliates so that they can market to you*
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • **Ascendia Bank** *doesn't jointly market*

Other Important Information
• You can contact Ascendia Bank at 201-652-8776, 973-636-5888, 973-736-0020, 973-731-7150