

# FACTS

## WHAT DO PEAPACK PRIVATE BANK & TRUST AND ITS AFFILIATES 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 and payment history
- Transaction history and credit history

### 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 Peapack Private Bank & Trust and its affiliates choose to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                               | Do Peapack Private Bank & Trust and its affiliates share? | Can you limit this sharing? |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------|
| <b>For our everyday business purposes--</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                                       | No                          |
| <b>For our marketing purposes--</b><br>to offer our products and services to you                                                                                                             | Yes                                                       | No                          |
| <b>For joint marketing with other financial companies</b>                                                                                                                                    | Yes                                                       | Yes                         |
| <b>For our affiliates' everyday business purposes--</b><br>information about your transactions and experiences                                                                               | Yes                                                       | No                          |
| <b>For our affiliates' everyday business purposes--</b><br>information about your creditworthiness                                                                                           | No                                                        | We don't share              |
| <b>For our affiliates to market to you</b>                                                                                                                                                   | Yes                                                       | Yes                         |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                    | No                                                        | We don't share              |

### To limit our sharing

- Call (908) 234-0700 or
  - Visit us online: [www.peapackprivate.com/policies](http://www.peapackprivate.com/policies) and select "Privacy Policy"
- Please note:**
- If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent 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.
  - Your opt-out choice for "our affiliates to market to you" will remain in effect indefinitely unless you tell us to change your choice.

### Questions?

Call (908) 234-0700 or go to [www.peapackprivate.com/contact/inquiries](http://www.peapackprivate.com/contact/inquiries)



**PEAPACK PRIVATE**  
*Bank & Trust*

**Who we are**

|                                      |                                                                      |
|--------------------------------------|----------------------------------------------------------------------|
| <b>Who is providing this notice?</b> | Peapack Private Bank & Trust and PGB Trust & Investments of Delaware |
|--------------------------------------|----------------------------------------------------------------------|

**What we do**

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|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>How do Peapack Private Bank &amp; Trust and its affiliates protect my personal information?</b> | 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.                                                                                                                                                                                                                                                                     |
| <b>How do Peapack Private Bank &amp; Trust and its affiliates collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or deposit money</li> <li>- pay your bills or apply for a loan</li> <li>- use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>                                                                                                          |
| <b>Why can't I limit all sharing?</b>                                                              | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b>          | Your choices will apply to everyone on your account.                                                                                                                                                                                                                                                                                                                                                                                                                          |

**Definitions**

|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>Our affiliates include companies with a Peapack Private Bank &amp; Trust or PGB name; financial companies, such as Peapack Capital Corporation; Peapack-Gladstone Mortgage Group Inc.; PGB Trust &amp; Investments of Delaware; Peapack Ventures LLC; Peapack-Gladstone Realty Inc.; PGB Securities Inc.</i></p> |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>Peapack Private Bank &amp; Trust and its affiliates do not share with nonaffiliates so they can market to you.</i></p>                                                                                                                                                                                       |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>Our joint marketing partner(s) include financial services and credit card companies.</i></p>                                                                                                                                                                                                |

**Other important information**
**Special Notice for California Residents**

Under California law, Peapack Private Bank & Trust and its affiliates will not share information Peapack Private Bank & Trust and its affiliates collect about California residents with companies outside of our corporate family, unless the law allows. Peapack Private Bank & Trust and its affiliates will limit sharing among our companies to the extent required by California law.

To learn more about California residents' rights, call 844-742-3328 or email us at [californiaprivacy@peapackprivate.com](mailto:californiaprivacy@peapackprivate.com)

**Special Notice for Vermont Residents**

Under Vermont law, Peapack Private Bank & Trust and its affiliates will not share information about your creditworthiness with our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Peapack Private Bank & Trust and its affiliates will limit sharing among our companies to the extent required by Vermont law.