

FACTS	What does Hanover BankSM 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?	<p>The types of personal information we collect and share depends upon the product and/or service you have with us. The information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and payment information <p>When you are no longer 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 Hanover Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hanover Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process 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 purposes – Information about your credit worthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions? Call 877-548-8880 or go to HanoverBank.com

Who we are	
Who is providing this notice?	Hanover Bank
What we do	
How does Hanover 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. We maintain physical, system, electronic, and internal security controls to protect your personal information.
How does Hanover Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or request a new service • Apply for a loan • Show us your driver's license • Use your ATM/Debit card We also collect your personal information from others such as, credit bureaus, affiliates, or other companies.
Why can't I limit sharing?	Federal law gives you the right to only limit <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • 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 nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include Hanover Bancorp, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> • <i>Hanover Bank does not share with nonaffiliates that can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our Joint marketing partners include financial services companies.</i>

Other important information