

IMPORTANT LAKELAND BANCORP PRIVACY NOTICE

YOUR PRIVACY IS IMPORTANT TO US

Protecting the privacy and confidentiality of your information is important to Lakeland Bank and to our employees. This Customer Privacy Notice applies to individual customers for Lakeland Bank. **We, our, and us**, when used in this notice means Lakeland Bank. We understand that our customers furnish sensitive information to us in the course of daily business, and we are committed to treating such information responsibly. We know that our customers expect privacy and security for their personal and financial affairs.

We take steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy policy and disclosure outlines our practice regarding personally identifiable financial information for consumers, those consumers who become our customers and former customers.

While this policy does not apply to business accounts, our commercial customers' information is also very important to us. We also respect the privacy of our commercial customers and take steps necessary to protect their information.

TYPES OF INFORMATION WE COLLECT

In the course of doing business with you, we collect nonpublic, personal information about you from various sources, including the following:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies

Nonpublic, personal information does *not* include that which is available from government records, widely distributed media, or government mandated disclosures.

TYPES OF INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law. We are permitted under law to disclose such information about you to third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us; to respond to a subpoena or court order, judicial process or regulatory authorities; to consumer reporting agencies; when you direct us to do so or to protect against fraud. Since this is our policy, there is nothing you need to do to request us not to share customer information with such third parties.

Exception For Joint Marketing and Service Providers

We may disclose all of the customer information we collect (as described above), on customers to companies that perform marketing services for us or to other financial institutions with whom we have joint marketing arrangements. Examples of these companies or financial institutions are: Financial institutions with whom we have joint marketing agreements such as credit card companies; and to companies that provide marketing services for us, such as bulk mailing companies, direct marketing companies, market research firms, and marketing consultants.

We are very selective in our choice of third-party service providers and maintain written agreements with those companies to safeguard that information and only use it for the purpose intended.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES

We may disclose nonpublic personal information about you to our affiliates, if any. This includes transaction and experience information from our account records, such as name, address, account balances, account activity, types of accounts, payment history and deposit history.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control. Federal law allows us to disclose the information listed above with our affiliates and a right to opt out of the disclosure of this information does not apply. Since the bank is not a consumer reporting agency, we do not share nonpublic information with our affiliates, if any, regarding your "creditworthiness" or "personal characteristics."

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our employees are educated about the importance of confidentiality and privacy. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

MAINTENANCE OF ACCURATE INFORMATION

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please contact your branch of account or call us at 1-866-224-1379. We will investigate your concerns and correct any inaccuracies.

FOR FURTHER INFORMATION

Additional inquiries or comments regarding our privacy policy should be addressed to:

Lakeland Bancorp
250 Oak Ridge Road
Oak Ridge, NJ 07438
Attention: Compliance Officer

