

FACTS

WHAT DOES PEAPACK-GLADSTONE BANK AND ITS AFFILIATES (INCLUDING MURPHY CAPITAL MANAGEMENT INC.) 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
- Wire transfer instructions

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-Gladstone Bank and its affiliates choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Peapack-Gladstone Bank and its affiliates 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 201-285-6178 or
- Visit us online: www.pgbank.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 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.

Questions?

Call 201-285-6178 or go to www.pgbank.com/contact-us



MURPHY CAPITAL MANAGEMENT

SEC Registered Investment Adviser
A Subsidiary of Peapack-Gladstone Bank

Who we are	
Who is providing this notice?	Peapack-Gladstone Bank. This notice applies to Murphy Capital Management, Inc. an affiliate of Peapack-Gladstone Bank.
What we do	
How do Peapack-Gladstone Bank and its affiliates 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 do Peapack-Gladstone Bank and its affiliates collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Give us your contact information ▪ Open an investment account or apply for a loan ▪ Tell us where to send your money or make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

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 companies with a Peapack-Gladstone Bank or PGB name; financial companies such as Peapack-Gladstone Bank, PGB Trust & Investments of Delaware, Peapack Capital Corporation, Murphy Capital Management Inc., Quadrant Capital Management LLC, Lassus Wherley, & Point View Wealth Management Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Peapack-Gladstone Bank and its affiliates do not share with nonaffiliates so they 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 and credit card companies.</i>

Other important information

For California Residents: Under California law, Peapack-Gladstone Bank and its affiliates will not share information they collect about California residents with companies outside of our corporate family, unless the law allows. Peapack-Gladstone Bank and its affiliates will limit sharing among our companies to the extent required by California law.

For Vermont Residents: Under Vermont law, Peapack-Gladstone Bank and its affiliates will not share information about your creditworthiness to 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-Gladstone Bank and its affiliates will limit sharing among our companies to the extent required by Vermont law.