

**FACTS****WHAT DOES QUADRANT CAPITAL MANAGEMENT LLC 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 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 Quadrant Capital Management LLC and its affiliates choose to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Do Quadrant Capital Management LLC 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>  | No   | We don't share              |
| <b>For our affiliates' everyday business purposes –</b><br>information about your transactions and experiences   | No   | We don't share              |
| <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>   | No   | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No   | We don't share              |

**Questions?**

Call 973-276-0838

When you are no longer our customer, we continue sharing practices as described above.



**QUADRANT CAPITAL MANAGEMENT**

*A Subsidiary of Peapack-Gladstone Bank*

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|---|---|
| <b>Who we are</b>   |   |
| <b>Who is providing this notice?</b>  | Quadrant Capital Management LLC, an affiliate of Peapack-Gladstone Bank   |
| <b>What we do</b>   |   |
| <b>How do Quadrant Capital Management LLC 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 Quadrant Capital Management LLC and its affiliates collect my personal information?</b>   | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Give us your contact information</li> <li>▪ Open an investment account or apply for a loan</li> <li>▪ Tell us where to send your money or make a wire transfer</li> </ul>  |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <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 non-affiliates 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>Definitions</b>  |   |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br><br>Quadrant Capital Management LLC does not share client information with affiliates.   |
| <b>Non-affiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Quadrant Capital Management LLC and its affiliates do not share with non-affiliates so they can market to you.</i></li> </ul>   |
| <b>Joint marketing</b>  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Quadrant Capital Management LLC does not engage in joint marketing with other companies.</i></li> </ul>  |
| <b>Other important information</b>  |   |
| <p><b>For California Residents:</b> Under California law, Quadrant Capital Management LLC and its affiliates will not share information Quadrant Capital Management LLC and its affiliates collect about California residents with companies outside of our corporate family, unless the law allows. Quadrant Capital Management LLC and its affiliates will limit sharing among our companies to the extent required by California law.</p> <p><b>For Vermont Residents:</b> Under Vermont law, Quadrant Capital Management LLC and its affiliates will not share information Quadrant Capital Management LLC and its affiliates collect about Vermont residents with companies outside of our corporate family, unless the law allows. Quadrant Capital Management LLC and its affiliates will limit sharing among our companies to the extent required by Vermont law.</p> |   |