

WHAT DOES 1ST CAPITAL BANK 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
- Credit history and transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 1st Capital Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Capital Bank 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	No	We Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes—information about your creditworthiness	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 831-264-4000 or go to www.1stcapitalbank.com

Page 2

Who we are		
Who is providing this notice?	1st Capital Bank	
What we do		
How does 1st Capital 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.	
How does 1st Capital Bank collect my personal information?	We collect your personal information, for example, when you open an account pay your bills or apply for a loan use your ATM or debit card	
Why can't I limit all sharing?	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. Federal law gives you the right to limit only	
	 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 rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. None	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	

Other important information

Joint marketing

California Financial Information Privacy Act (SB1). California law applies specifically to financial institutions doing business in California who disclose nonpublic information on a California resident. 1st Capital Bank does not share nonpublic information with non-affiliated third parties except when permitted by law.

market to you.

1st Capital Bank does not share with nonaffiliates so they can

A formal agreement between nonaffiliated financial companies that

together market financial products or services to you.

1st Capital Bank doesn't jointly market.