

## FACTS

### WHAT DOES 1<sup>ST</sup> CENTURY BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Account balances and transaction history</li> <li>• Credit history and asset information</li> </ul>
<b>How?</b>	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 reason 1 <sup>st</sup> Century Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1 <sup>st</sup> Century Bank share?	Can you limit this sharing?
<b>For our everyday business purposes:</b> such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes:</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share this information</b>
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences	<b>No</b>	<b>We don't share this information</b>
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	<b>No</b>	<b>We don't share this information</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share this information</b>

#### Who we are

**Who is providing this notice?**

1<sup>st</sup> Century Bank, N.A.

#### Questions?

Call 310.270.9513 to speak to Franky Chan, Risk Management and Compliance Officer or go to <http://1cbank.com/security.html>.

Within 1st Century Bank, nonpublic confidential information will be shared only with those who need to know this information in order to conduct valid customer business. Nonpublic confidential information of any former customer shall be treated the same as that of any current Bank customer. In the event the Bank should change its policy regarding disclosure of information to third parties, you will be provided with a new privacy notice.

What we do	
How does 1 <sup>st</sup> Century 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.  For more information visit <a href="http://www.1cbank.com/security.html">www.1cbank.com/security.html</a>
How does 1 <sup>st</sup> Century Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or perform transactions</li> <li>▪ Apply for a loan or use your credit card or debit card</li> <li>▪ Seek advice about your investments or direct us to buy securities</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit ALL sharing?	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> 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 – unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. 1 <sup>st</sup> Century Bank does not have any affiliates where we share your personal information.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal marketing agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> Century does not jointly market.</li> </ul>

Other important information	
<b>Important Notice about Credit Reporting:</b> We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.	
<b>For Nevada residents only:</b> We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling 800.405.1109. 1 <sup>st</sup> Century Bank maintains an internal Do Not Call preference list. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number 702.486.3132; email: <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a> .	