

FACTS**WHAT DOES AMERICA CALIFORNIA BANK (ACB)
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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and transaction history • Account balances and account transactions • Payment history and overdraft history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customer's 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 America California Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does America California 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	Yes	No
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your credit worthiness.	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (415) 986-5678 or go to www.acbank.com
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Who we are	
Who is providing this notice?	America California Bank
What we do	
How does America California Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply federal law. These measures include computer safeguards and secured files and buildings, as well as procedural safeguards and written agreements from 3 rd parties requiring their adherence to our privacy practices.
How does America California Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or withdraw money • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>"America California Bank has no affiliates."</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies</p> <p><i>"America California Bank does not share with nonaffiliates so they can market to you."</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>"America California Bank does not jointly market."</i></p>