



PERSON BUSINESS ABOUT
US



NOTICE OF PRIVACY POLICY

FACTS WHAT DOES AMERICAN RIVIERA 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 products or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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 American Riviera Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Riviera 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 and information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions? Call 805-965-5942 or go to www.americanrivierabank.com

Who We Are

American Riviera Bank	1033 Anacapa St., Santa Barbara, CA 93101
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What We Do

How does American Riviera 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 American Riviera Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card
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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • American Riviera Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • American Riviera Bank does not share with nonaffiliates
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • American Riviera Bank does not do this

Protecting children's privacy online
The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

Other Important Information
In the California Financial Information Privacy Act ("Division 1.2"), California tightened the privacy restrictions for California residents. In the case of California residents, sharing information with nonaffiliated third parties in California is subject to opt in requirements (we must obtain your explicit prior consent to sharing). In other words, unless you have explicitly opted in (asking for your information to be shared) you have, according to Division 1.2, opted out.