

## PRIVACY POLICY

rev: February 2014

<b>FACTS</b>	<b>WHAT DOES BANK OF MANHATTAN, N.A. DO WITH YOUR PERSONAL INFORMATION?</b>	
<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>	<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"> <li>• Social Security Number</li> <li>• Income</li> <li>• Account Balances</li> <li>• Payment history</li> <li>• Credit history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 share their customer's information; the reasons the Bank of Manhattan chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Bank of Manhattan share?</b>
	<b>For our everyday business purposes -</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>Yes</b>
	<b>For our marketing purposes -</b> To offer our products and services to you.	<b>No</b>
	<b>For joint marketing with other financial companies</b>	<b>We don't share</b>
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences.	<b>We don't share</b>
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness.	<b>We don't share</b>
	<b>For our affiliates' to market to you</b>	<b>We don't share</b>
	<b>For non-affiliates to market to you</b>	<b>We don't share</b>
<b>Questions ?</b>	If you have questions about how we protect your personal information; call us at (888) 657-6523 or come by our branch at 2141 Rosecrans Avenue, Suite 1100, El Segundo, CA 90245.	

Who we are?	
Who is providing this notice?	Bank of Manhattan, N.A.
What we do	
<b>How does Bank of Manhattan 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 does Bank of Manhattan collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Complete an application for credit, a deposit account or other bank service</li> <li>• When you deposit money or conduct other transactions with us</li> <li>• When you use bill pay or other electronic banking services</li> <li>• When you use your ATM/debit card to conduct a transaction</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <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.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies: Our affiliates include financial companies such as Mission Community Bank, Pacific Mercantile Bank, Plaza Bank; and others, such as Carpenter Fund Management Company, LLC.</p> <ul style="list-style-type: none"> <li>• Bank of Manhattan does not share information with affiliates so they can market products and services to you.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Bank of Manhattan does not share information with non-affiliates so they can market products and services to you.</li> </ul>

<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• Bank of Manhattan does not currently have any joint marketing arrangements.</li></ul>
-------------------------------	--