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PRIVACY POLICY

PRIVACY POLICY	Bank of San Francisco recognizes the importance of client privacy. The maintenance and confidentiality of your information is one of our highest priorities. To ensure this confidentiality, we have implemented the following privacy values:	
Rev. July 2013		
FACTS	WHAT DOES BANK OF SAN FRANCISCO 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?	<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 income• Account balances and transaction history• Credit history and account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer’ 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 Bank of San Francisco chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Bank of San Francisco 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 join 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 creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 415-744-6700 or go to www.bankofsf.com

What we do

How does Bank of San Francisco 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 Bank of San Francisco 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 make deposits or withdrawals from your account • Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I 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 nonaffiliates 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 and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Bank of San Francisco has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Bank of San Francisco does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Bank of San Francisco doesn't jointly market.</i>

Other important information about electronic email

Messages sent by email may not be secured, may be intercepted by third parties, and may not be immediately received by the appropriate department at Bank of San Francisco. Please do not use email to send us communications that contain confidential information, which we require in writing, or which need our immediate attention. Please call us instead at 415.744.6700. Be aware that "receipt" acknowledgment on an email message means only that the message has routed into the internet, not that the message has been received by Bank of San Francisco. Urgent or confidential matters should be addressed via phone or in person. Written authorizations should be provided via U.S. mail or in person.

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