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FDIC INSURANCE COVERAGE


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CONTACT US

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09/2012

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|  COMMERCE BANK OF TEMECULA VALLEY PRIVACY NOTICE | |
| FACTS | WHAT DOES COMMERCE BANK OF TEMECULA VALLEY 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 account balances ▪ Overdraft History and Account Transactions ▪ Checking account information and employment information <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 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 Commerce Bank of Temecula Valley chooses to share; and whether you can limit this sharing. |

You can
count on us
for all of your
banking
needs.

| Reasons we can share your personal information | Does CBTV 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 creditworthiness | No | We Don't Share |
| For our nonaffiliates to market to you | No | We Don't Share |
| Questions? | Call 951.973.7400 or go to www.commercebanktv.com | |

| | |
|---|---|
| What we do | |
| Who is providing this notice? | Commerce Bank of Temecula Valley |
| What we do | |
| How does Commerce Bank of Temecula Valley 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 Commerce Bank of Temecula Valley 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 apply for a loan ▪ deposit money or pay your bills ▪ give us your contact 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 non-affiliates to market 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>Commerce Bank of Temecula Valley has no affiliates.</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Commerce Bank of Temecula Valley 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>Commerce Bank of Temecula Valley does not jointly market.</i> |

