

BUSINESS	PERSONAL	COMMUNITY	ABOUT US
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Privacy & Security

FACTS	WHAT DOES COMMUNITY BUSINESS 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?	<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 Balance and Payment History • Credit History and Credit Scores <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's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Community Business Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Business 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	Yes	No
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 non-affiliates to market to you	No	We don't share

Questions?	Call toll-free at 877-377-9077
	Please contact us in writing at:
	Community Business Bank, P. O. Box 912, West Sacramento, CA 95691.
	Member FDIC

Who is providing this notice?	COMMUNITY BUSINESS BANK
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What We Do	
How does Community Business 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 secured buildings.

BUSINESS

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- [Health Savings Accounts](#)
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PERSONAL

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- [Retirement Account Services](#)
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<p>How does Community Business Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <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 <p>The Bank also collects our customers' personal information from others, such as credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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>

<h3>Definitions</h3>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Community Business Bank has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Community Business Bank does not share with non-affiliates so they can market to you.
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partner(s) include Credit Card Services which are provided through ELAN Financial Services as part of a joint marketing agreement between Community Business Bank and ELAN Financial Services

<h3>Other important information</h3>
<p>California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes, or to offer our products and services to you, unless you have given us permission.</p> <p>California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.</p> <p>Community Business Bank does not share information with affiliates or non-affiliates for other than our everyday business purposes or to offer our products and services to you.</p> <p style="text-align: center;">Community Business Bank</p> <p style="text-align: center;">Member FDIC</p> <p>Rev 12/2013</p>