

**FACTS****WHAT DOES Delta Bank, National Association  
DO WITH YOUR PERSONAL INFORMATION?**

<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 and other identification information</li> <li>■ account balances and transaction data</li> <li>■ income and assets and credit and payment history and loss 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 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 Delta Bank, N. A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Delta Bank share?	Can you limit this sharing?
<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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 209 824-4060 or go to <a href="http://www.deltabank.com">www.deltabank.com</a> or call or visit any of our branches
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## Who we are

### Who is providing this notice?

Delta Bank, National Association  
611 N. Main Street, Manteca, CA 95336

## What we do

### How does Delta 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.

We use physical, electronic and procedural safeguards. We train employees on maintaining the confidentiality of customer information.

### How does Delta Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit or credit card, use online Banking & Bill Pay services

We also collect your personal information from others such as consumer reporting agencies or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Delta National Bancorp

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We do NOT disclose any nonpublic personal information about you, except as allowed by law such as credit reporting agencies, in response to a subpoena or court order and per your authorization.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include Affinion and TCM Bank. This allows us to provide additional products and services to you.

## Other important information

Delta Bank, National Association

[www.deltabank.com](http://www.deltabank.com)

Member FDIC