



ONLINE BANKING ACCESS

[New User?](#) | [More Info](#)

[LOGIN](#)

BUSINESS BANKING

[Demo](#) | [More Info](#)

[LOGIN](#)

[OUR COMMUNITY](#)

[SECURITY CENTER](#)

[HELP](#)

[PERSONAL BANKING](#) [BUSINESS BANKING](#) [LENDING](#) [RATES](#) [CONTACT US](#)

FACTS

Why?

WHAT DOES METROPOLITAN BANK DO WITH YOUR PERSONAL INFORMATION?

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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

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 Metropolitan Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metropolitan 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.	N/A	N/A
For our affiliates' everyday business purposes — Information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes — Information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	N/A	N/A

Questions?

Call (510) 834.1933 or go to 250 East 18th Street, Oakland, CA 94606

Who we are

Who is providing this notice? **Metropolitan Bank**

What we do

How does Metropolitan 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 collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

How does Metropolitan Bank collect my personal information?

We also collect your personal information from others, such as credit bureaus or other

companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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.

- Metropolitan Bank has no affiliates.

Nonaffiliates

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

- Metropolitan Bank does not share with nonaffiliates so they can market to you.

Joint marketing

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

- Metropolitan Bank does not jointly market.

Other Important Information

Do Not Call Policy. This notice is the Metropolitan Bank Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Metropolitan Bank associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Metropolitan Bank will be placed on the Metropolitan Bank Do Not Call list and will not be called in any future campaigns. If you communicate with us by telephone, we may monitor or record the call.

Revision 01/2013



FDIC

[Privacy](#) | [Site Map](#) | [Security](#)