



Mission Oaks National Bank  
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MISSION OAKS NATIONAL BANK

PRIVACY POLICY

rev. 07/2013

We recognize, respect and protect the personal privacy rights of all our customers and work diligently to safeguard your privacy. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our institution.

The following privacy policy explains how we use and protect the information about our customers. We ask that you read it carefully.

FACTS	WHAT DOES MISSION OAKS NATIONAL 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> 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 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 Mission Oaks National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mission Oaks National 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>	NO	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

Questions?	Call 951.719.1200 or go to <a href="http://www.missionoaksbank.com">www.missionoaksbank.com</a>
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What we do	
How does Mission Oaks National 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 restrict access to nonpublic personal information about you to our employees who need to know that information to provide you with products and services or to maintain your accounts.

How does Mission Oaks National Bank collect my	We collect your personal information, for example, when you
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<b>National Bank collect my personal information?</b>	<ul style="list-style-type: none"> <li>• Open an account</li> <li>• Make deposits or withdrawals from your account</li> <li>• Pay your bills</li> <li>• Use your credit or debit card</li> <li>• Apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing of affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>See below for more on your rights under state law.</p>
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<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Mission Oaks National Bank has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Mission Oaks National Bank does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Mission Oaks National Bank doesn't jointly market</i></li> </ul>

<b>Other important information -</b>	
<p>For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.</p>	

### Online Privacy Guidelines

Mission Oaks National Bank maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information and comply with federal regulations. Security measures are in place to help maintain customer confidentiality and prevent unauthorized access to customer information. Customer information access is controlled and periodically audited to ensure compliance with our policies.

Visitors to Mission Oaks National Bank's website remain anonymous. Although we do not collect identifying information about visitors to our site, we may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP address
- Web browser used
- City, state, and country

The Bank may use this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information via e-mail or online registration forms. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

Some areas of our website may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Mission Oaks National Bank strongly believes in protecting the privacy of children and teenagers, and as such, we do not knowingly collect personal information from minors through our website.

For additional information on protecting your personal information, go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

The above information is effective as of October 27, 2010.

