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# Privacy Policy

Effective 4/12

<b>FACTS</b>	<b>WHAT DOES ONEWEST BANK DO WITH YOUR PERSONAL INFORMATION?</b>	
<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>	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> <li>▪ Transaction or loss history</li> <li>▪ Overdraft History</li> </ul>	
<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 OneWest Bank chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does OneWest Bank share?</b>	<b>Can you limit this sharing?</b>
<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 (please note that there is no credit bureau reporting on reverse mortgages)	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	Yes
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes

For non-affiliates to market to you	No	We don't share
<b>To limit our sharing</b>		
	<ul style="list-style-type: none"> <li>▪ Call 1.877.210.2336 -- our menu will prompt you through your choices or</li> <li>▪ Visit us online: <a href="http://www.OneWestBank.com/PrivacyChoices">http://www.OneWestBank.com/PrivacyChoices</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>		
	For OneWest Bank, call (888) 846-3433; for IndyMac Mortgage Services, call (800) 781-7399; for Financial Freedom, call (800) 441-4428	
<b>Who we are</b>		
Who is providing this notice?	OneWest Bank (including its IndyMac Mortgage Services and Financial Freedom divisions) and companies affiliated with OneWest Bank as listed below.	
<b>What we do</b>		
How does OneWest Bank protect my personal information?	To protect your information from unauthorized access and use, we use security measures that comply with federal law. Measures include computer safeguards and secured files and buildings.	
How does OneWest Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bill(s) or apply for a loan</li> <li>▪ Use your debit or credit card</li> <li>▪ Enter into an investment advisory contract</li> </ul> <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"> <li>▪ Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.	
<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>Our affiliates include companies with a OneWest name; financial companies such as IndyMac Financial Services, Inc. and Seaside Financial Corporation; and non-financial companies such as Indymac Venture, LLC.</i></li> </ul>	
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>OneWest Bank does not share with non-affiliates for them to market to you.</i></li> </ul>	
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners may include companies providing credit, insurance and other products.</i></li> </ul>	
<b>Other important information</b>		
<p><b>For California Residents:</b> In accordance with California law, we:</p> <ul style="list-style-type: none"> <li>▪ Do not share information about you with (i) non-affiliates except as permitted by law such as to service your accounts or (ii) other financial institutions for joint marketing purposes.</li> </ul>		

- Do not share information about your transactions and experiences with our affiliates except as permitted by law such as to service your accounts.

**For Vermont Residents:** In accordance with Vermont law, we:

- Do not share information about you with non-affiliates except as permitted by law such as to service your accounts.
- Do not share information about you with affiliates except as permitted by law such as to service your accounts.

**Special Notice for Residents of Nevada:** Nevada law requires that we also provide you with the following contact information regarding "do-not-call" lists: (a) Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Telephone 702-486-3132; e-mail: BCPINFO@ag.state.nv.us; and (b) If you wish to be placed on our internal "do-not-call" list contact OneWest Bank N.A., P.O. Box 7211, Pasadena, CA 91109-7311; Telephone: 800-669-2300; email: PrivacyEmail@owb.com

## Quick Links

### Security

- [Security Policy](#)
- [How to Protect Yourself](#)
- [Notify Us](#)

### Disclosures

- [Website Terms of Use](#)
- [Licensing Disclosure](#)

