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## Privacy Policy

What does Pacific Coast Bankers' Bancshares Do With Your Personal Information?

### Facts

#### 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:

- Social Security number and other sensitive personal information
- Account balances and transaction history
- Assets and tax return information

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 Pacific Coast Bankers' Bancshares chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bancshares 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	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	No

## Who we are

### Who is providing this notice?

Pacific Coast Bankers' Bancshares

## What we do

### How does Bancshares 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.

### How does Bancshares collect my personal information?

We collect your personal information, for example, when you

- Open an account or perform transactions
- Apply for a loan or extend a loan
- Request an extension of an existing loan

### 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.

- Bancshares wholly owns the following subsidiaries: Pacific Coast Bankers' Bank and PCBB Capital Markets, LLC.

### Nonaffiliates

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

- Bancshares does not share with any nonaffiliates.

### Joint Marketing

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

- Bancshares does not have any joint marketing agreements.

## Questions?

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Pacific Coast Bankers' Bank and PCBB Capital Markets are sister companies and subsidiaries of Pacific Coast Bankers' Bancshares. All securities are offered through PCBB Capital Markets, member [FINRA/SIPC](#).

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