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Privacy Policy

FACTS

WHAT DOES PACIFIC ENTERPRISE 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:

- Social Security number
- Account balances
- Transaction history
- Overdraft history
- Account transactions
- Checking account 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 Enterprise Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information sharing?	Does PacificEnterprise Bank share?	Can you limit this
For our everyday business purposes such as to process your transactions, maintain your accounts(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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates everyday business purposes- information about your credit worthiness	No	We don't share

What We Do

How does Pacific Enterprise 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Pacific Enterprise Bank collect my personal information?

We collect your personal information,for example, when you:

- Open an account
- Use your credit or debit card
- Make deposits or withdrawals from your account
- Give us our contact infortion
- Show us your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, 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 credit worthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you.

State Law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. *Pacific Enterprise Bancorp*

Nonaffiliates

Companies not related by common ownership or control.They can be financial and nonfinancial companies. *Pacific Enterprise 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. *Pacific Enterprise Bank doesn't jointly market.*

Other Important Information

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing- without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy law that apply to us.

Questions? Call 949-623-7600 or visit our Contact Us page [here](#)

A printable copy of our **Privacy Policy** is available by [clicking here](#) or by visiting our office located at 17905 MacArthur Blvd.Irvine, CA 92614.

Protecting customer information received through all of our service channels - at banking offices, via ATMs, by telephone, and through our Web site - is of the highest importance to us.

At Pacific Business Bank we understand that our customers ("you" or "your") have an expectation that the personal information you provide to us is to be kept confidential. Accordingly, we have a long-standing policy of protecting confidential information about you and your transactions. Our privacy policy applies not only to written files, but also to personal information you provide us through transactions you conduct on-line, by telephone, or when you send us E-mail.

Our Employees' Access to and Use of Customer Information - Each of our employees has responsibility for maintaining the confidentiality of customer information. We require all of our employees to agree in writing to protect the confidentiality of customer information and to use it only for our business purposes. Our policy is to prohibit employees from accessing your personal information unless there is a business reason to do so. Internal access and sharing of information about you within our various service units occurs to evaluate structure and facilitate the services you have requested or to inform you of other financial services that may be of interest to you. We train our employees to recognize the importance of customer confidentiality. Employees who violate these standards are subject to disciplinary measures.

Our Security Procedures - We also take other steps to safeguard customer information by maintaining physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

Maintaining the Accuracy of Customer Information - We have procedures to see that customer information is maintained in a commercially reasonable manner so that it is accurate, current, and complete. We also have procedures to see that requests to correct inaccurate or incomplete information are acted upon in a timely manner. We maintain security standards and procedures to help prevent unauthorized access to confidential customer information, and we regularly review, test and update our technology and procedures to improve the security and accuracy of such information. We investigate your inquiries about information received from us (or from a credit bureau reflecting information we have provided) that you believe to be inaccurate and we take steps to correct information we determine to be incorrect.

Maintaining Confidentiality in Our Business Relationships with Other Companies -From time to time we contract with other businesses to perform specific services in support of our products. When it is necessary to provide confidential customer information to a third party, we require each business that we select to agree to adhere to the same privacy standards, laws and regulations that apply to us. That is, we require such third parties to agree to safeguard non-public personal information regarding our customers in accordance with our own privacy policies.

On-line Banking Security - At Pacific Business Bank we take security very seriously. The latest methods in Internet system security, as upgraded from time to time, are used to increase and monitor the integrity and security of our system.

Internet security does not rely on technology alone. Without everyone's participation, all the security systems and technology in the world are worthless. You must treat your User ID and password with the same care as a debit card and PIN. In addition, you must make sure that no one is physically watching when you enter your password. If you are logged in to the service, be sure to log off of the service and exit the browser when you leave the computer unattended. You should also take standard precautions to keep your system clean and free from viruses that could be used to capture password keystrokes and financial information.

If you should have additional questions regarding the security of our internet site, please contact us directly at 949-623-7600 or visit us

at: Pacific Enterprise Bank 17905 MacArthur Blvd., Irvine, CA 92614.

This disclosure of our privacy policy applies to consumers. We may make changes to this policy at any time. All notices we furnish to you may be sent by mail addressed to the last address shown in our records for you or presented to you upon login to the online service within the time frames required under state or federal law.

Children's Privacy - Our web site is directed to a general audience. We do not knowingly solicit or collect personal information from children on our site.

Website - You are welcome to visit our website without giving us any nonpublic personal information about yourself.

This site uses "cookies". Cookies are pieces of information that a website transfers to a computer's hard drive for record-keeping purposes. Cookies make Web-surfing easier for you by saving your passwords and preferences while you are at the site. The use of cookies is an industry standard and will be found at most major websites. Each browser accessing our site is given a unique cookie, which is then used to show how and when guests use the site. Cookies help us see which areas of our site are popular and which are not. This helps us deliver better service by helping us understand whether the majority of those accessing the site are new or repeat visitors and what pages are viewed.

By accessing this site, you agree to these Privacy Principles. If you do not agree, please do not use our site. These Privacy Principles do not modify or supplement any existing agreement we may have with you and is not intended to be incorporated as part of any future agreement with us.

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