

FACTS**WHAT DOES PACIFIC NATIONAL BANK, N.A. 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 and transaction history
- Account balances and checking account information
- Credit history and wire transfer instructions

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 **Pacific National Bank, N.A.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific National Bank, N.A. 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.	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	Yes	No
For our affiliates' everyday business purposes -information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Call 305-539-7500 or go to www.pnb.com	

Who we are	
Who is providing this notice?	Pacific National Bank, N.A.
What we do	
How does Pacific National Bank, N.A. 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 limit access to information to those employees for whom access is appropriate.
How does Pacific National Bank, N.A. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or give us your contact information • Deposit money or make a wire transfer • Make deposits or withdrawals from your account 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 <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • Our affiliates include financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Pacific National Bank, N.A. does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Pacific National Bank, N.A. doesn't jointly market.

Other important information	