



ONLINE BANKING

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Privacy Policy

REV. AUG. 2012

FACTS

WHAT DOES PARTNERS BANK OF CALIFORNIA 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 income
- account balances and payment history
- account transactions and overdraft history

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' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Partners Bank of California chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Partners Bank of California share?	Can you limit the 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	Yes	No
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 creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-866-323-2741 or go to www.partnersbankca.com

Who we are

Who is providing this notice?

Partners Bank of California

What we do

How does Partners Bank of California protect my 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 Partners Bank of California collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

Why can't I limit my 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. <ul style="list-style-type: none"> • Partners Bank of California has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Partners Bank of California 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. <ul style="list-style-type: none"> • Partners Bank of California doesn't jointly market.

Other important information

Visitors to Our Website

Visitors to our website agree, among other things, to comply with terms and conditions of any website policy that we place on our website and that may change from time to time. Visitors to our website remain anonymous, unless they register for a service or otherwise elect to disclose their identity to us. Although we do not collect personally identifying information about persons who simply visit our site, we do collect certain limited information about visitors, such as their IP address (a numeric address assigned auto-matically to computers when they access the Internet). We also may place "cookies" on a computer to track a visitor's use of our web site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. We sometimes use cookies to help estimate the number of visitors to our site and to determine which areas are the most popular. Unless you register with us for a service (such as our Online Banking service), the cookie does not provide us with any personally identifying information about you, such as your name or address.

Maintaining Accurate Information

We have procedures in place that help us to maintain your financial information in an accurate and up-to-date manner. If you believe that your account information is inaccurate or incomplete, however, please contact us promptly so that we can investigate the error.

Minors

We feel strongly about protecting the privacy of children and teenagers. As such, we do not knowingly collect personally identifiable information from persons under the age of 18 through our web site.

Services and Advertisements by Third Parties

Third parties may offer services from time to time at our web site. If you provide them with information, their use of that information will be subject to their privacy policy, if any, and will not be subject to this policy. If you accept third party goods or services advertised at our web site, the third party may be able to identify that you have a relationship with us (e.g., if the offer was only made through our site).

Changes to this Policy

We may add to, delete from, or change the terms of this Privacy Policy from time to time. Please write us at 27201 Puerta Real, Ste. #160, and Mission Viejo, CA 92691 or call us at (866) 323-2741 if you need any additional information about our privacy practices.

