

Privacy Statement

| FACTS | WHAT DOES Peoples Bank of Commerce | | | |
|--|---|------------------------|---|--|
| | DO WITH YOUR PERSONAL INFORMATION? | | | |
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to li also requires us to tell you how we collect, share, and protect your personal information. Please read this notice can | | | |
| | The types of personal information we collect and share depend on the pr | oduct or service you h | nave with us. This info | |
| What? | Social Security number and wire transfer instructions Credit history and transaction or loss history Account balances and account transactions | | | |
| | 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 companies can share their customers personal information; the reasons Peoples Bank of Commerce chooses to sharing. | | | |
| Reasons we can share your personal information | | | Does Peoples Bank of Commerce share? | |
| 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 | |
| For our marketing purposes— to offer our products and services to you | | | No | |
| For joint marketing with other financial companies | | | No | |
| For our affiliates' everyday business purposes— information about your transactions and experiences | | | No | |
| For our affiliates' everyday business purposes— information about your creditworthiness | | | No | |
| For nonaffiliates to market to you | | | No | |
| Who we are | | | | |
| Who is providing this notice? | | | Peoples Bank | |
| What we do | | | | |
| | | To protect your perso | onal information fro | |

| How does Peoples Bank of Commerce protect my person | al information? security measures that comply with federal safeguards and secured files and buildings | | |
|--|---|--|--|
| How does Peoples Bank of Commerce collect my persona | We collect your personal information, for e Open an account or apply for a provide account information or s make deposits or withdrawals fr We also collect your personal information affiliates, or other companies. | | |
| Why can't I limit all sharing? | Federal law gives you the right to limit only | | |
| Definitions | | | |
| Affiliates | Companies related by common ownership or control. They ca • Peoples Bank of Commerce does not share with ou | | |
| Nonaffiliates | Companies not related by common ownership or control. The companies • Peoples Bank of Commerce does not share with no | | |
| Joint marketing | A formal agreement between nonaffiliated financial companies services to you. • Peoples Bank of Commerce does not jointly market | | |
| Questions? | Call 763-689-1212 | | |
| Additional Online Privacy Safeguards | Click here to view PDF document. | | |

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NMLS Registry Information for Peoples Bank of Commerce Mortgage Loan Originators

Patriot Act Notice

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