



## PRIVACY DISCLOSURE

<b>FACTS</b>	<b>WHAT DOES REDWOOD CAPITAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.	
<b>What?</b>	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 * Credit history and credit scores When you are <i>no longer</i> our customer we continue to share your information as described in this notice.	
<b>How?</b>	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 reason Redwood Capital Bank chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Redwood Capital Bank share?</b>	<b>Can you limit this sharing?</b>
<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 creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For non-affiliates to market to you</b>	NO	NO
<b>QUESTIONS?</b>	Call (707) 444-9800 or visit <a href="http://www.redwoodcapitalbank.com">www.redwoodcapitalbank.com</a>	
<b>Who we are</b>		
<b>Who is providing this notice?</b>	Redwood Capital Bank	
<b>What we do</b>		
<b>How does Redwood Capital Bank protect my information?</b>	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.	
<b>How does Redwood Capital Bank collect my personal information?</b>	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 credit or debit card	
<b>Why can't I limit all sharing?</b>	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 non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing (see below for your rights under state law).	

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. * <i>Redwood Capital Bank does not share with our affiliates.</i>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial or non-financial companies. * <i>Redwood Capital Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you * <i>Redwood Capital Bank doesn't jointly market.</i>
<b>Other important information</b>	
<p><b>Under California law Redwood Capital Bank does not share personal information except as allowed by law for everyday business purposes. USING OUR ELECTRONIC MEDIUM</b> - Our customers and other individuals visiting our web site are important to us. Some parts of our web site may use a 'cookie' which is a file placed on your computer hard drive that allows the Bank's web server to log the pages you use in the Bank's web site and to determine if you have visited the site before. The cookie captures no personal identifying information.</p>	