

**You are here:** [Home \(/index.aspx\)](#) > Privacy Policy

## Regal Financial Bank Privacy Policy

### What Does Regal Financial 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: (1) Social Security number and income (2) assets and employment information (3) credit history and credit scores. When you are no longer our customer, we may 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 Regal Financial Bank chooses to share; and whether you can limit this sharing.

[Up to Top](#)

	<b>Does Regal Financial Bank share?</b>	<b>Can you limit this sharing?</b>
<b>Reasons we can share your personal information</b>		
<b>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</b>	Yes	No
<b>For our marketing purposes - to offer our products and services to you</b>	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes - information about your transactions and experiences</b>	No	We don't share
<b>For our affiliates' everyday business purposes - information about your creditworthiness</b>	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

[Up to Top](#)

### What We Do

How does Regal Financial 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 procedural and computer safeguards and secured files and buildings.
How does Regal Financial Bank collect my personal information?	We collect your personal information, for example, when you: (1) open an account or deposit money (2) apply for a loan or make a wire transfer (3) use your credit or debit card or Bill Pay. We also collect your personal information from other companies, such as credit bureaus and affiliates.

Why can't I limit all sharing?	Federal law gives you the right to limit only: (1) sharing for affiliates' everyday business purposes - information about your creditworthiness (2) affiliates from using your information to market to you (3) sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
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**Notify us if we have reported inaccurate information to a Consumer Reporting Agency.**

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Regal Financial Bank, P.O. Box 21485, Seattle WA 98111-3485.

[Up to Top](#)

**Definitions**

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Regal Financial Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Regal Financial Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial service providers such as insurance companies or security broker-dealers that offer joint programs with us, and typically offer financial services that are different from those we provide. <i>Regal Financial Bank does not have formal agreements with nonaffiliated financial companies to offer joint marketing products.</i>

 <a href="/OutgoingWireTransfer/Login.aspx">(/OutgoingWireTransfer/Login.aspx)</a>	 <a href="/about/aboutregal.aspx">(/about/aboutregal.aspx)</a>	 <a href="/business/lendingservices.aspx">(/business/lendingservices.aspx)</a>	
<p><b>Multi-Currency Services</b>  <a href="/OutgoingWireTransfer/Login.aspx">(/OutgoingWireTransfer/Login.aspx)</a></p> <p>Regal Financial Bank now offers global foreign exchange services.</p>	<p><b>About Us</b>  <a href="/about/aboutregal.aspx">(/about/aboutregal.aspx)</a></p> <p>Learn More.</p>	<p><b>Business Financing Solutions</b>  <a href="/business/lendingservices.aspx">(/business/lendingservices.aspx)</a></p> <p>Learn about our specialty lending services for business.</p>	<p><b>Sign Up Today</b></p> <p>Get started today.</p> <p><b>Personal</b>  <a href="/signup_personal.aspx">(/signup_personal.aspx)</a> <b>Business</b>  <a href="/signup_business.aspx">(/signup_business.aspx)</a></p>

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**Corporate** (</about/aboutregal2.aspx>)

**Contact Us** (</contact/contact.aspx>)

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- [Online Security \(/about/online\\_security.aspx\)](/about/online_security.aspx)
- [CIP \(/contact/cip.aspx\)](/contact/cip.aspx)
- [News \(/about/regalnews.aspx\)](/about/regalnews.aspx)
- [Our People \(/about/our\\_people.aspx\)](/about/our_people.aspx)
- [Our New Look \(/about/regalbank.aspx\)](/about/regalbank.aspx)
- [Board of Directors \(/about/aboutregal2.aspx\)](/about/aboutregal2.aspx)
- [Shareholder Relations \(/about/shareholderrelations.aspx\)](/about/shareholderrelations.aspx)
- [CRA Statement \(/about/cra\\_statement.aspx\)](/about/cra_statement.aspx)
- [Location \(/contact/contact.aspx\)](/contact/contact.aspx)
- [Careers \(/about/careers.aspx\)](/about/careers.aspx)
- [Help \(/contact/help.aspx\)](/contact/help.aspx)
- [Privacy Policy \(/about/privacy.aspx\)](/about/privacy.aspx)

