

## PRIVACY

### Online Privacy Policy (Effective June 2013)

Security Bank of California (“SBOC”) protects and values your privacy. SBOC thanks you for your trust related to your privacy, and wants you to know that the information you elect to share with us is treated with extreme care.

In this Policy we use the term Nonpublic Personal Information (“NPI”). NPI includes information: i) you provide to us to obtain a financial product or service from us; ii) resulting from any transaction involving a product or service between you and us; or, iii) SBOC obtains in connection with providing a financial product or service to you.

**SBOC Web Site Visitors:** Your visit to our web site remains anonymous until you elect to proceed with one of our products or services, access our online banking, or otherwise disclose your identity to us. SBOC does not collect personally identifying information about you when you simply visit our web site. However, we may collect certain limited information about your visit to our web site, such as regional demographic data which does not include your individual profile information. SBOC places a cookie on your computer in order to track your use while using our online banking service. This cookie is a small text file placed on your computer’s hard drive that permits our web site to store information about your visit to our site. This information is used to personalize your subsequent visits to our web site or used to remember your personal settings or customization available to you on our web site. This cookie is not harmful to your computer and is placed on your computer when you use the multi-factor authentication process to access online banking.

**SBOC Collection and Use of Your Information:** We may collect NPI about you in order to: i) more clearly understand your needs; ii) administer our business activities; or, iii) process transactions and provide you with products and/or services. We may obtain your NPI from the following sources:

- Information we receive from you on product applications or other forms you provide us with (e.g. your date of birth, your full name, your street address, your social security number, etc.);
- Information about your transactions with others or with us (e.g. your account balance, your creditors, your payment history, etc.); or,
- Information we receive from consumer reporting agencies (e.g. your credit history, your credit score, your creditworthiness, etc.).

SBOC does not disclose NPI about our current or former customers to parties affiliated or not affiliated with us, except as set forth in this Policy or as permitted by law.

**SBOC NPI Security:** SBOC restricts access to your NPI to those employees who need to know such information, in order for such employees to process your transactions or provide services to you. SBOC maintains electronic, physical, and procedural safeguards that comply with federal standards to guard your NPI.

**SBOC Maintenance of Accurate Information:** SBOC has procedures that assist us in maintaining the accuracy of NPI we collect about you.

If you wish to change any of your NPI or other information on file with us, please contact your Account Officer or Branch Office where your account is maintained.

**SBOC Protection of Your Electronic Mail and Sensitive Information:** In order to protect your privacy, please do not use electronic mail to forward any of your account or sensitive personal information, as this would be unencrypted electronic mail that may be read by anyone who receives the message or intercepts the message.

**SBOC Web Site Links:** Our web site may feature links to third party web sites that offer goods, information, or services. Some of these sites may appear as part of the web pages on our site, or as “windows-within-windows”. When you click on one of these links, you will be leaving the SBOC web site and will no longer be covered by this Policy. SBOC is not responsible for the information collection or gathering practices of any other web site you visit and encourage you to review each web site’s individual privacy policy prior to providing them with any NPI or other data about yourself. Third party sites may collect or use information about you in a different manner than described in this Policy.

**SBOC and the Children’s Online Privacy Protection Act:** This web site is NOT intended for use by children under the age of thirteen (13). SBOC does not knowingly collect, market, or solicit data to or from any child under the age of 13. If SBOC obtains NPI or other data and identifies this data as belonging to a child under the age of 13, SBOC deletes the data from all of our records.

**SBOC Changes to this Policy:** SBOC may add to, delete from, or otherwise change the terms of this Policy from time-to-time. When doing this, SBOC will post an amended Policy (and related Policy effective date) on this web site. If required by law, we will send you a notice of the change. Your continued use of this site, Online Banking, or any SBOC online product or service, following notification, constitutes your acceptance of this revised Policy.

**Policy Questions:** If you have any inquiries regarding this Policy or any SBOC Privacy practices, please forward your written correspondence to SBOC, Attn: Compliance Department, 3403 Tenth Street, Suite 830, Riverside, CA 92501.

## **SECURITY BANK OF CALIFORNIA PRIVACY NOTICE**

(Revised June 2013)

**FACTS****WHAT DOES SECURITY BANK OF CALIFORNIA DO WITH YOUR PERSONAL INFORMATION?**

<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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ account balances and payment history</li> <li>▪ account transactions and overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 Security Bank of California chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Security Bank of California share?	Can you limit this sharing?
<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	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	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

<b>Questions?</b>	Call 1-888-459-2265 or go to <a href="http://www.securitybankca.com">www.securitybankca.com</a>
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<b>Who we are</b>	
Who is providing this notice?	Security Bank of California

What we do	
How does Security Bank of California 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.
How does Security Bank of California collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Security Bank of California does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Security Bank of California does not share with our nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Security Bank of California doesn't jointly market.</i></li> </ul>

Other important information	
<p>Security Bank of California is pleased to provide you with this additional important information:</p> <ul style="list-style-type: none"> <li>▪ We comply with all California Financial Information Privacy Act requirements.</li> <li>▪ We may change this Privacy Notice from time-to-time due to changes in the law or changes in our operations, and we will notify you of such changes as required by law.</li> </ul>	



**MEMBER  
FDIC**