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## Privacy & Security

FACTS	WHAT DOES TRANS PACIFIC NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumer 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>	<p>The type 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 transaction history</li> <li>- Credit history</li> <li>- Transaction or loss history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<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 TRANS PACIFIC NATIONAL BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TRANS PACIFIC NATIONAL BANK 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	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</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 nonaffiliates to market you</b>	No	We don't share

Questions	Call 415-543-3377
What we do	
<b>How does Trans Pacific National Bank protect my personal 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 Trans Pacific National Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>- Open an account or apply for a loan</li> <li>- Pay your bills or use your credit or debit card</li> <li>- Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies. • <i>Our affiliates include Trans Pacific Bancorp.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non financial companies. • <i>TRANS PACIFIC NATIONAL BANK does not share with nonaffiliates.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Our joint marketing partners include: TRANS PACIFIC NATIONAL BANK does not currently have any joint marketing partners.</i>