

Privacy Policy

Rev. July 2013

FACTS WHAT DOES VIBRA 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 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 Vibra Bank chooses to share; and whether you can limit this sharing.

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

To limit our sharing Mail the form below.

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call (619) 422-5300 or go to www.vibrabank.com



Mail-In Form

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliate for their everyday business purposes

Do not allow your affiliates to use my personal information to market to me.

Name:		Mail to:	
Address:		Vibra Bank	
City, State, Zip		530 Broadway	
Account #		Chula Vista, CA 91910	

What we do

<p>How does Vibra Bank protect my personal information?</p>	<p>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. We take seriously our obligation to safeguard your Confidential Information. Your information is accessible only to employees who need the information to provide products and services to you. All our employees are bound by a formal Code of Conduct emphasizing their responsibility to maintain the privacy and confidentiality of your information. We also maintain physical, electronic, and procedural safeguards to reasonably ensure the confidentiality of your information. We monitor new technology and upgrade our systems as needed to best protect your information.</p>
<p>How does Vibra Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliate is Vibra Investments, LLC.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Vibra Bank does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Vibra Bank doesn't jointly market.

Other important information

California Financial Information Privacy Act (SB1). California law applies specifically to financial institutions doing business in California who disclose nonpublic information of a California resident. Vibra Bank does not share nonpublic information with nonaffiliated third parties except where permitted by law. Vibra Bank is in compliance with SB1.