



PRIVACY STATEMENT

WHAT DOES BANK OF SANTA CLARITA DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws and related regulations also require us to tell you how we collect, process, share, and protect your personal information. Please read this notice carefully to understand what we do at Bank of Santa Clarita.

WHAT?

The types of personal and/or confidential information that we collect from you, and the types of information that we share depend primarily on the products and/or services you apply for and/or use at our Bank. This information often includes:

- | | |
|------------------------|----------------------|
| Social Security number | Transaction history |
| Account balances | Overdraft history |
| Loan payment history | Account transactions |

Even after you are no longer our customer, we will continue to share your information when necessary as described in this notice.

HOW?

All financial companies, including our Bank, need to share customer’s personal information on occasion in conjunction with daily banking operations. In the section below, we detail the reasons financial companies can share their customer’s personal information; the reasons Bank of Santa Clarita chooses to share; and, whether you can limit this sharing.

Reasons we can share your personal information:	Does Bank of Santa Clarita Share?	Can you limit this sharing?
For our daily business purposes: Such as to process your transactions, maintain your account(s), respond to court orders and legal proceedings, or to report to credit bureaus.	YES	NO
For our marketing purposes: To offer our products and services to you	YES	NO
For joint marketing efforts with other banks:	NO	We don’t share
For our affiliates’ daily business purposes: We don’t have any affiliated companies.	NO	We don’t share
For nonaffiliated companies to market to you:	NO	We don’t share

Questions? Call (661) 362-6010 or go to www.bankofsantaclarita.com

Daily Bank Operations:

How does Bank of Santa Clarita protect our customer's 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, locked files and secured buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we prudently restrict our employee's access to these important records.

How does Bank of Santa Clarita collect my personal information?

We collect your personal information, for example, when you:
 Open a new account, apply for a new loan, or make use of your debit or credit card;
 Make deposits or withdrawals from your bank account or send a wire transfer.

We also collect your personal information from others, such as credit bureaus or from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:
 Sharing with Bank affiliates for daily business purposes and for marketing efforts;
 Sharing with nonaffiliated parties for any marketing purposes.

California state law and individual companies may give you some additional rights to limit the sharing of your personal information. (See below for further details)

Definitions:

Affiliates

Companies that are related based on common ownership. They can be financial and non-financial companies. ***Bank of Santa Clarita has no affiliates.***

Nonaffiliates

Companies that are not related by common ownership or control. They can be financial and non-financial companies. ***Bank of Santa Clarita does not share with nonaffiliates for any marketing or other purposes.***

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products jointly to you. ***Bank of Santa Clarita doesn't jointly market any products or services to you.***

Other Important Information

For California Customers: We will not share personal information with nonaffiliates either for them to market to you or for any joint marketing efforts without your expressed authorization. We will also limit our sharing of personal information about you with others to comply with all California privacy laws that apply to us.