

Privacy Notice

Rev. May 2016

FACTS

WHAT DOES PACIFIC COMMERCE BANK AND ITS DIVISION PROAMÉRICA 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 Pacific Commerce Bank and its division choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific Commerce Bank and its division 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call or go to the website of the division for which you have questions.

800.430.8021 or Visit [Pacific Commerce Bank](#)

213.613.5000 for ProAmerica Customers

Who we are

Who is providing this notice?

Pacific Commerce Bank and its division ProAmérica Bank

What we do

How do Pacific Commerce Bank and its division 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. 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.

How do Pacific Commerce Bank and its division collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Pacific Commerce Bank and its division do not share with our affiliate, Pacific Commerce Bancorp.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Pacific Commerce Bank and its division do not share with any nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Pacific Commerce Bank and its division do not jointly market.

Other important information

California Financial Information Privacy Act (SB1). We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also not share your contact or identity with our affiliates to comply with all California Privacy laws.