

FACTS

WHAT DOES TUSTIN COMMUNITY 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
- Credit history and credit score
- Account balances and employment information

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

| Reasons we can share your personal information | Does Tustin Community 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 | No | We do not share |
| For joint marketing with other financial companies | Yes | Yes |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We do not share |
| For our affiliates to market to you | No | We do not share |
| For nonaffiliates to market to you | No | We do not share |

To limit our sharing

- Call 714-730-5662 or Visit us online: tustincmtybank.com
- 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 714-730-5662 or go to tustincmtybank.com



Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Mark any/all you want to limit:

- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

[Account #]

Mail to:

Tustin Community Bank
 13891 Newport Ave., Suite 100
 Tustin, CA 92780

Who we are

Who is providing this notice?

Tustin Community Bank

What we do

How does Tustin Community Bank 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 Tustin Community Bank 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
- show your driver's license or use debit card

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

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Tustin Community Bank does not share with affiliates*

Nonaffiliates

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

- *Tustin Community Bank does not share with non-affiliates*

Joint marketing

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

- *Our joint marketing partners include credit card companies*

Other important information

We will limit the sharing of personal information about you to our joint marketing partners to comply with all California laws that apply to us.