



FACTS **WHAT DOES BANC OF CALIFORNIA, N.A. 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: <ul style="list-style-type: none"> • Name, address, and phone number • Account balances and payment history • Social Security number and income • Credit history and credit scores
How?	All financial companies need to share customers’ personal information to run their everyday business. In this section, we list the reasons financial companies can share their customers’ personal information; the reasons Banc of California, N.A. chooses to share; and whether you can limit this sharing.

Reasons financial companies can share their customers’ personal information	Does Banc of California, N.A. 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	Yes	Yes
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Fill out and sign the opt out form and do one of the following: <ul style="list-style-type: none"> - Mail the form using the envelope provided to 3 MacArthur Place, Santa Ana CA 92707 - Fax the form to 1-855-661-8155 - Scan the form and Email to ClientServices@bancofcal.com • Or Call our toll-free number 1-888-801-0220 <p>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.</p>
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Questions?	Call us at 1-888-801-0220 or go to www.bancofcal.com/privacy-policy
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Who we are

Who is providing this notice?	Banc of California, N.A.
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What we do

How does Banc of California, N.A. 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 Banc of California, N.A. collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bill or apply for a loan • Make deposits or withdrawals from your account 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 <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from you using your information to market to you • Sharing for nonaffiliates to market to you
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.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

California Residents – California law requires financial institutions to obtain your consent prior to sharing information about you with nonaffiliated third parties, except as permitted by California law. We will provide a separate form entitled "Important Privacy Choices for Consumers" describing these rights.

Nevada Residents – We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 1-888-801-0220, or by writing to us at 3 MacArthur Place, Santa Ana California 92707.

Vermont Residents – Vermont law requires financial institutions to obtain your consent prior to sharing information about you with nonaffiliated third parties, except as permitted by Vermont law.