



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 	
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.	
	Does Banc of California, N.A. share?	Can you limit this sharing?
Reasons financial companies can share their customers’ personal information		
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	N/A
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	No	N/A
For our affiliates to market to you	No	N/A
For our nonaffiliates to market to you	No	N/A
Questions?	Call us at 1-888-801-0220 or go to www.bancofcal.com/privacy-policy	

Who we are	
Who is providing this notice?	Banc of California, N.A.
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?	<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 bill or apply for a loan • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<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 credit worthiness • Affiliates from you using your information to market to you • Sharing for nonaffiliates to market to you
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates are Banc of California, Inc. and Deepstack Technologies, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial service providers or nonfinancial companies or subsequent investors.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	
<p><u>California Residents</u> – California law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties, except as permitted by California law.</p> <p><u>Nevada Residents</u> – 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.</p> <p><u>Vermont Residents</u> – 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.</p>	