

FACTS

WHAT DOES PRIORITYONE 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 customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons PriorityOne Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PriorityOne 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	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates’ everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates’ everyday business purposes— information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call Toll Free **866-639-9820** or e-mail us at privacy@priorityonebank.com

Who we are	
Who is providing this notice	PriorityOne Bank
What we do	
How does PriorityOne 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 PriorityOne Bank 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 ▪ apply for a loan or use your credit or debit card ▪ Pay your bills <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 creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>PriorityOne Bank does not share information with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>PriorityOne Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our Joint marketing partners include companies such as insurance companies.</i>



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Other Important Information

For California Consumers: We may obtain personal information needed to offer products and services for you including your name, signature, address, social security number/taxpayer ID number, date of birth, income, email address, IP address, driver license number or state ID card number, bank account number, insurance policy number, credit card number, passport number, employment information and other financial information. You may request from us a list of these categories, categories of sources from which this information is collected, the business or purpose for collecting this information, the specific pieces of information we have collected or disclose about you and that we delete personal information no longer needed to process or maintain your products and services with us by contacting us at Toll Free 866-639-9820 or e-mail us at privacy@priorityonebank.com. PriorityOne Bank does not and will not sell your personal information. PriorityOne Bank does not offer any financial incentive for the retention of your personal information. If you choose to exercise your rights under the California Consumer Privacy Act, PriorityOne Bank will not discriminate against you for exercising those rights.