

PRIVACY NOTICE

Rev. 07/2010

FACTS	WHAT DOES FIRST CHOICE 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?	<p>The types of personal information we collect and shares depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social security number and account balances ■ Transaction history and loan payment history ■ Account Transactions and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 customer's personal information, the reasons First Choice Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Choice 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	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 nonaffiliates to market to you	NO	WE DON'T SHARE

Questions? Call 1.877.256.9809 or go to www.FirstChoiceBankCA.com or email us at customercare@firstchoicebankca.com

Who we are

Who is providing this notice?	First Choice Bank
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What we do

How does First Choice 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.
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How does First Choice Bank collect my personal information?	<p>We collect your information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Apply for a loan or pay us by check ■ We also collect your personal information from others, such as credit bureaus.
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Why can't you 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 purpose-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>First Choice Bank has no affiliates</i>
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>First Choice Bank does not share with non-affiliates so they can market to you</i>
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Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> ■ <i>First Choice Bank does not jointly market</i>
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Other important information

The California Financial Information Privacy Act (Division 1.2 (commencing with section 4050) of the Financial Code) ("Division 1.2") became effective on July 1, 2004. Division 1.2 broadly regulates the sharing of nonpublic personal information of consumers. Based on Statutory Exemptions, the Bank may share nonpublic personal information to maintain customer's account and effect a transaction requested by the consumer.

From time to time, First Choice Bank may change the policies and procedures provided in this Privacy Statement due to change in the law, or changes in our operations, and First Choice Bank will notify you of these changes as required by law.