

FACTS

WHAT DOES MERCHANTS BANK OF COMMERCE 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"> ● Social Security Number and Income ● Account balances and Payment history ● Credit history and Wire transfer instructions
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 Merchants Bank of Commerce choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Merchants Bank of Commerce 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 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	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	Yes	Yes

To limit our sharing

- Call **1.800.421.2575** - our menu will prompt you through your choice(s)
- Visit us online at www.mbc.com/privacy-policy . Click on the Privacy link, complete the form, print and mail to us. Mail the **form** below

Please note:
 If you are a *new* customer, we can begin sharing your information 45 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 **1.800.421.2575** or go to www.mbc.com

Mail-in Form

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

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: Merchants Bank of Commerce P.O. Box 994748 Redding, CA 96099-4748
Address		
City, State, Zip		
[Account #]		

Who we are

Who is providing this notice?

- Merchants Bank of Commerce

What we do

How does **Merchants Bank of Commerce** 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.

We also restrict access to non-public information about you to those employees who have a need to know such information.

How does **Merchants Bank of Commerce** collect my personal information?

We collect your personal information, for example, when you

- **Open an account** or **Apply for a loan**
- **Show your drivers license** or **Perform transactions**
- **Pay your bills** or **Use your debit card**

We also collect your personal information from credit bureaus and 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.

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

Your choice will apply to everyone on your account.

Definitions

Affiliates

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

- *Our affiliates include **Bank of Commerce Holdings***

Nonaffiliates

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

- *Nonaffiliates we share with can include financial services companies such as wealth management advisors.*

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 issuers, mortgage and lending companies and other companies that provide financial products or services to you.*

Other important information

If you are a California resident and we share information with affiliates, or if we have entered into joint marketing agreements with non-affiliated financial companies, we have separately mailed you a California Privacy Notice. If you do not want us to share your information with such companies, please let us know by simply calling the toll-free telephone number provided, using the Web address provided, or completing the reply form contained in the California Privacy Notice and mailing it to the address provided.

California Consumer Privacy Notice
IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information.

Please read the following information carefully before you make your choices below.

We are required by the California Financial Information Privacy Act to provide this notice to you annually.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies, and other companies with whom we have contracts to provide products and services. Please note that in order for us to process your request, the address you provide below must be a California address you have given us to us in relation to your account.

*Required Field

Name:* _____

Account or Policy Number(s):* _____ [to be filled in by consumer]

Street Address: _____

City: _____ State: _____ Zip code: _____

Signature: _____

Signature: _____

To exercise your choices do one of the following:

- Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records).
- Call this toll free number: 800.421.2575.