

# Privacy Notice

Effective March 1, 2020



**Facts**      **What does Community Bank of the Bay 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
- Account Balances
- Transaction History
- Credit History

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 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 Community Bank of the Bay chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Bank of the Bay share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
<b>For our general communication purposes-</b> To facilitate mailing communications on our behalf	Yes	No
<b>For our Marketing purposes-</b> To offer products and services to you	No	We don’t share
<b>For Joint Marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates everyday business purposes-</b> Information about your transactions and experiences	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

**Questions?**      Call (510) 433-5400 option 1

*(Continued on reverse)*

<b>Who we are</b>	
<b>Who is providing this notice</b>	Community Bank of the Bay
<b>What we do</b>	
<b>How does Community Bank of the Bay protect my personal information</b>	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.
<b>How does Community Bank of the Bay collect my personal information</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>Open an account or deposit money</li> <li>Pay your bills or apply for a loan</li> <li>Use your debit card</li> </ul> <p>We also collect personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>Sharing information about your creditworthiness with affiliates for everyday business purposes</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or non-financial companies. Community Bank of the Bay has no affiliates.
<b>Non Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. Community Bank of the Bay does not share information with non-affiliates to market to you.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Community Bank of the Bay does not have any current joint marketing agreements.