Rev. 10/2026

FACTS

WHAT DOES CALPRIVATE 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 account transactions
- account balances and transaction history
- income and employment information

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 CalPrivate Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CalPrivate 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	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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 858-875-6900; email: contactus@calprivate.bank or go to www.calprivate.bank
NOTE: Sensitive financial or personal information should NOT be sent by unencrypted e-mail, such as outside of our website. This Privacy Notice is available for download anytime by visiting our website but if you would like a copy of notice mailed to you please contact us to request.

Who we are

Who is providing this notice?	CalPrivate Bank is an affiliate of Private Bancorp of America, Inc., a bank holding company.

What we do

How does CalPrivate 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. CalPrivate Bank is committed to protecting customer privacy along with financial assets. We do not share with our affiliate outside of the regulatory exceptions.
How does CalPrivate Bank collect my personal information?	We collect your personal information, for example, when you ● open an account or apply for a loan ● show your driver's license or show your government-issued ID ● give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● *CalPrivate Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *CalPrivate Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● *CalPrivate Bank doesn't jointly market.*

Other important information

CalPrivate Bank

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