



PRIVACY NOTICE

FACTS	WHAT DOES CALIFORNIA BUSINESS 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 share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number ● Account balances ● Transaction history ● Overdraft history ● Payment history ● Checking account information <p>When you are no longer 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 customers’ personal information; the reasons California Business Bank chooses to share; and whether you can limit this sharing.	
	Reason we can share your personal information	Does CBB 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
	For our affiliates’ everyday business purposes — information about your transaction and experiences	No
		We don’t share
	For our affiliates’ everyday business purposes — information about your creditworthiness	No
		We don’t share
	For our non-affiliates to market to you	No
		We don’t share
Questions?	If you have questions about how we protect your personal information call us at (866) 495-4042 or come by our branch at 3200 El Camino Real, Suite 220, Irvine, CA 92602	

Who We Are	
Who is providing this notice?	California Business Bank
What we do	
How does California Business 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 California Business 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. • Apply for a loan. • Pay your bills. • Show your government issued ID or driver's license. • Make deposits or withdrawals from your account. <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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 non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. California Business Bank has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. California Business Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. California Business Bank doesn't jointly market.
Other important information	
For California customers.: We will not share personal information we collect about you with non-affiliates either for them to market to you or for joint marketing except as permitted by California Privacy Laws, such as to process your transactions to maintain your account.	