

Privacy Notice

Effective January 1, 2012



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

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?
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 general communication purposes- To facilitate mailing communications on our behalf	Yes	No
For our Marketing purposes- To offer our products and services to you	Yes	Yes
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 to market to you	No	We don’t share
For non-affiliates to market to you	No	We don’t share

To limit our sharing Call (510) 433-5400 option 1
Please note: if you are a new customer, we can begin sharing your information thirty 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 (510) 433-5400 option 1

(Continued on reverse)

Who we are	
Who is providing this notice	Community Bank of the Bay
What we do	
How does Community Bank of the Bay 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 Community Bank of the Bay collect my personal information	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ❖ Open an account or deposit money ❖ Pay your bills or apply for a loan ❖ Use your debit card <p>We also collect personal information from others, such as credit bureaus or 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 information about your creditworthiness with affiliates for everyday business purposes ❖ 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>
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 or non financial companies. Community Bank of the Bay has no affiliates.
Non Affiliates	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.
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. Community Bank of the Bay does not have any current joint marketing agreements.