



FACTS

What does Monterey County Bank, a subsidiary of Northern California Bancorp Inc., 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 Credit Scores
- Payment History and Transaction or Loss History
- Credit History and Overdraft 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 Monterey County Bank, a Subsidiary of Northern California Bancorp Inc., chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Monterey County Bank, a Subsidiary of Northern California Bancorp Inc., share?	Can you limit this sharing?
For 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, or as permitted by Law.	Yes	No
For 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' Every Day Business Purposes: Information about your credit worthiness, 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

Questions?

Call: 877-294-9485 or 831-649-4600 or visit us at www.montereycountybank.com

Who we are	
Who is providing this notice?	Monterey County Bank, a subsidiary of Northern California Bancorp, Inc.
What we do	
How does Monterey County Bank, a Subsidiary of Northern California Bancorp Inc., 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, secured files and buildings.
How does Monterey County Bank, a Subsidiary of Northern California Bancorp Inc., 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 apply for a loan ■ Pay your bills or apply for financing ■ Give us your income information ■ Make deposits or withdrawals from your account <p>We also collect personal information from other sources, such as credit bureaus, affiliates 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 for affiliates' every day 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 law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies (financial and non-financial) related by common ownership or control:</p> <p><i>"Monterey County Bank, a Subsidiary of Northern California Bancorp Inc. does not share with our affiliates".</i></p>
Non-Affiliates	<p>Companies (financial and non-financial) not related by common ownership or control:</p> <ul style="list-style-type: none"> ■ <i>"Monterey County Bank, a Subsidiary of Northern California Bancorp Inc., does not share with non-affiliates so they can market to you".</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that, together market financial products or services to you:</p> <ul style="list-style-type: none"> ■ <i>"Monterey County Bank, a Subsidiary of Northern California Bancorp Inc., does not jointly market".</i>