

Monterey County Bank

A subsidiary of PCB Financial, Inc.

Your Privacy Matters

At Monterey County Bank, your privacy is a priority. We are dedicated to protecting your personal information and ensuring that your trust in us is safeguarded at every step. This Privacy Policy explains how we collect, use, share, and secure your information when you visit our website, use our mobile app, or engage with our banking services. By interacting with our services, you acknowledge and accept the practices described in this policy.

1. Information We Collect

When you interact with Monterey County Bank, we may collect a variety of personal and financial information to provide you with secure and reliable banking services. This information may include basic contact details such as your name, mailing address, email address, and phone number, which enable us to communicate with you directly.

In certain situations, we may also request sensitive identifiers, such as your Social Security number and financial account information, to verify your identity and ensure the integrity of our services. We maintain records of your transaction history, account activity, and payment behavior, which support accurate reporting, fraud prevention, and compliance with regulatory requirements.

If you apply for credit, we may review your credit history, credit reports, and credit scores to evaluate your eligibility and make informed lending decisions. For customers who use our mobile application, we may also collect location data, which enhances features such as fraud detection, account security, and personalized digital banking services.

2. How We Collect Information

We collect personal information in several ways, both directly and indirectly. Most commonly, we obtain information when you open an account, apply for a loan, or provide details through forms and applications. When you use our online banking platform or mobile application, we may also automatically collect data about your activity to better understand usage patterns and improve our digital services.

In addition, information may be gathered when you contact us for support, request information, or interact with us through our website. We may also receive information from trusted third parties, such as credit bureaus, to confirm your eligibility for financial products and services. By combining these sources, we are able to maintain accurate, up-to-date records and provide you with the best possible banking experience.

3. How We Use Your Information

We use the information we collect to provide reliable, secure, and personalized banking services. This includes processing transactions, managing your accounts, and supporting the overall integrity of your banking relationship. Our team also relies on this information to deliver timely customer support, respond to your inquiries, and resolve issues efficiently.

In addition to servicing your accounts, we use your data to detect and prevent fraud or other unauthorized activity, helping to safeguard your personal and financial information. We also comply with applicable laws and regulatory requirements by maintaining accurate records, fulfilling reporting obligations, and ensuring transparency in our operations.

Finally, we may use your information to better understand your financial needs and identify products or services that could be of value to you. This allows us to provide tailored recommendations and opportunities designed to support your financial goals.

4. What does Monterey County Bank, a subsidiary of PCB Financial 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 PCB Financial 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 PCB Financial 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 our Non-Affiliates to Market to You.	No	We don't share

Who we are	
Who is providing this notice?	Monterey County Bank, a subsidiary of PCB Financial Inc.

What we do	
How does Monterey County Bank, a Subsidiary of PCB Financial 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 PCB Financial Inc., collect my personal information?	We collect your personal information, for example, when you: • 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 We also collect personal information from other sources, 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 non-affiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies (financial and non-financial) related by common ownership or control: <i>"Monterey County Bank, a Subsidiary of PCB Financial Inc., does not share with our affiliates".</i>
Non-Affiliates	Companies (financial and non-financial) not related by common ownership or control: <i>"Monterey County Bank, a Subsidiary of PCB Financial Inc., does not share with non-affiliates so they can market to you".</i>

Joint Marketing	A formal agreement between non-affiliated financial companies that, together market financial products or services to you: <i>“Monterey County Bank, a Subsidiary of PCB Financial Inc., does not jointly market”.</i>
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5. Cookie Policy

To improve your experience on our website, we use cookies and similar technologies. Cookies are small text files stored on your device that allow us to recognize your browser or device, remember your preferences, and analyze how you interact with our site. This information helps us enhance functionality, improve performance, and strengthen security.

We use several types of cookies:

- **Essential cookies** are required for basic site features, such as secure login and navigation.
- **Performance cookies** provide insights into how visitors use the site, helping us make improvements.
- **Functional cookies** store your preferences, such as language or display settings, to personalize your experience.
- **Analytics cookies**, including tools like Google Analytics, help us collect aggregated data about usage trends.

You can manage or disable cookies through your browser settings. Please note that if you choose to disable cookies, certain features of our website may not function properly.

6. How We Protect Your Information

Safeguarding your personal and financial information is a responsibility we take very seriously. We employ a combination of technical, administrative, and physical safeguards to help protect your data from unauthorized access, use, or disclosure.

We use secure servers, firewalls, and strong encryption technologies to protect your information during transmission and storage. Access to sensitive data is limited through authentication measures and strict access controls, ensuring that only authorized personnel may handle it.

Beyond digital protections, we maintain physical security measures to protect servers, data centers, and storage facilities from unauthorized intrusion. Together, these safeguards help us reduce risks and maintain the confidentiality, integrity, and security of your information.

7. Third-Party Website Links

Our website and mobile app may contain links to third-party websites for your convenience. Please be aware that these external sites are not under our control, and we are not responsible for their privacy practices, content, or security measures. If you choose to provide personal information to a third party, that information will be governed by their privacy policy, not ours. We encourage you to carefully review the privacy policies of any site you visit.

8. Mobile Banking

A) Locations Services

Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

B) Links to Other Sites

The App may contain links to third party websites. When you click on a link to any other website or location, you will leave the App and go to another site and another entity may collect personal and/or anonymous information from you. The App's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

C) Your Choices Regarding Your information

You have several choices regarding use of information on the Services.

- **(a) How We Respond to Do Not Track Signals.** Some web browsers transmit “do not track” signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they

receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise its policy on responding to these signals.

- **(b) Access, Update, or Correct Your Information.** You can access, update or correct your information by changing preferences in your account. For additional requests, please contact us.
- **(c) Opting Out of Email or SMS Communications.** If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.
- **(d) Opting Out of Location Tracking.** If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.

9. Children's Privacy

Our services are intended for adults, and we do not knowingly collect personal information from children under the age of 13. If we discover that we have inadvertently collected information from a child, we will promptly delete it. Parents or guardians who believe their child has provided personal data should contact us immediately.

10. Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy or how we handle your personal information, please contact us using one of the following methods:

Phone: 831-649-4600 or 877-294-9485
Visit: 601 Munras Ave, Monterey, CA 93940
Mail: P.O. Box 1309, Monterey, CA 93942
Website: www.montereycountybank.com