

FACTS

WHAT DOES 1ST CENTURY 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and credit history • Assets and account transactions
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 reason 1 st Century Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1 st Century Bank share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transactions, maintain your accounts(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 this information

Who we are

Who is providing this notice?

1st Century Bank, N.A.

What we do

How does 1st Century 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 1st Century Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Use your credit card or debit card
- Seek advice about your investments or direct us to buy securities

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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Questions?

Call 310.270.9513 to speak to Paul Manning, EVP, Chief Risk Management Officer.