

| FACTS | WHAT DOES POINTS WEST COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION? | |
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| 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> <div><div>◆ Social Security number</div><div>◆ Overdraft history</div><div>◆ Payment history</div><div>◆ Credit card or other debt</div><div>◆ Credit history</div><div>◆ Checking account information</div></div> <p>When you are <i>no longer</i> 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 Points West Community Bank chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does Points West Community Bank 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 | Yes | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |
| Questions? | Call (833) 226-7474 or go to www.pwcbank.com | |

| What We Do | |
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| How does Points West Community 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 Points West Community 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 ◆ Use your credit or debit card ◆ Make deposits or withdrawals from your account ◆ Apply for financing ◆ Give us your contact information <p>We also collect your personal information from others, 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' everyday business purposes - information about your creditworthiness ◆ affiliates from using your information to market to you ◆ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Points West Community Bank does not share with our affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Points West Community Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Our joint marketing partners include securities broker-dealers or insurance agents.</i> |



Unified Disclosure

Advertising and Remarketing

We may use third-party vendors, including Google, Microsoft, and Meta (Facebook and Instagram), to serve advertisements to you based on your prior visits to our website. These third parties may use cookies, web beacons, and similar technologies to collect or receive information from our website and elsewhere on the internet to provide measurement services, personalize content, and deliver targeted advertisements.

We may also use data collected through Google Analytics, Microsoft UET Tags, and Meta Pixel technologies to better understand your interactions with our website and services.

You can opt out of personalized advertising from Google by visiting Google's Ads Settings (<http://www.google.com/settings/ads>).

You can opt out of Microsoft Advertising personalized ads by visiting Microsoft's Ad Settings (<https://account.microsoft.com/privacy/ad-settings>).

You can manage your ad preferences for Meta (Facebook and Instagram) by visiting Facebook Ad Preferences (https://www.facebook.com/adpreferences/ad_settings).

Alternatively, you can opt out of interest-based advertising from participating companies by visiting the Digital Advertising Alliance opt-out page (<https://optout.aboutads.info/>).