

We at Pacific Alliance Bank ("the Bank") take our responsibility to protect the privacy and confidentiality of consumer information very seriously. Since maintaining our consumer's trust and confidence is a high priority for us, we have developed a Privacy Policy to communicate our privacy commitment to our consumers.

Our Security Procedures

We maintain physical, electronic and procedural safeguards that comply with federal standards to safeguard your "nonpublic personal information," which is nonpublic information about you that we obtain in connection with providing a financial product or service to you. We also take steps to safeguard your information, and restrict access to your nonpublic personal information to those employees who need to know that information to provide products or services to you. Our employees who have access to your nonpublic personal information are trained in the proper handling of your information and required to fully comply with our Privacy Policy.

While we take steps to protect your nonpublic personal information and keep it secure, you also play a role in protecting your information. You can help to maintain the security of your online transactions by not sharing your login information or password with anyone. If we receive instructions using your log-in information and password we will assume that the instructions have been authorized by you.

Collection of Information

We may collect nonpublic personal information about you from the following sources:

Information we receive from you when you apply for an account on our website. This information may include, but is not limited to: name, address, telephone number, employment information, social security number, birth date, and income. Information about your transactions with us and Information we receive from a consumer or credit reporting agency. We may disclose all of the information that we collect in the manner described below. We may use your non-public personal information internally for our own business purposes including for marketing purposes as described in this privacy policy. We may use aggregated data that does not identify you personally for research and commercial purposes. We may use your postal address or email address to contact you to respond to your inquiries or to provide information on our, our affiliates' or third party's products or services to you. You can elect not to receive emails from us either by "unsubscribing" to an email you receive or by contacting us as indicated below.

Non-Public Personal Information We Disclose

The law permits us to disclose nonpublic personal information about you to third parties in certain circumstances; for example, we may provide such information to third parties: (1) to assist us in processing your money transmittal or provide another service or product you have requested; (2) to comply with federal, state, or local laws, rules, and other applicable legal requirements; or to comply with a properly authorized civil, criminal, administrative, or regulatory investigation or subpoena or summons by federal, state, or local

authorities; or to respond to judicial process or government regulatory authorities having jurisdiction over the financial institution for examination, compliance, or other purposes as authorized by law; (3) to consumer or credit reporting agencies. If your relationship with us becomes inactive or is terminated, we will continue to adhere to the privacy policies and practices described in this Privacy Policy, unless you consent to the change or it is legally permitted, (4) in connection with a proposed or actual sale, merger, transfer, or exchange of all or a portion of a business or operating unit if the disclosure concerns solely information about consumers of that business or unit, or(5)(A) to protect the confidentiality or security of our records pertaining to the consumer, the service or product, or the transaction therein; (B) to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability; (C) for required institutional risk control, or for resolving customer disputes or inquiries; (D) to persons holding a legal or beneficial interest relating to the consumer; or (E) to persons acting in a fiduciary or representative capacity on behalf of the consumer.

Cookies

We use cookies to personalize our website for you and to collect aggregate information about site usage by all of our users. A cookie is a text file that our website transfers to your computer's hard drive for record-keeping purposes and to enhance the quality of your visit to our website. The cookie assigns a random, unique number to your computer. Our cookie records "clickstream" information (data reporting the URLs or names of the pages on our Site that you have visited). We do not allow anyone else to access your cookie. You can set your browser to refuse cookies, but doing so will limit system performance and may even cause certain features of the Site to malfunction or not to work at all. We may use persistent cookies that will stay on your computer after you log out or exit our website and that allow us to recognize you when you return to our website. We may also use 'sessions' cookies which are deleted from your computer when you exit our website.

Protecting Children's Privacy

This website is not designed nor intended to be attractive to use by children under the age of 18 ("Minors"). We do not knowingly collect information from minors. If you are under the age of 18, please do not submit any information to us.

AB370, Internet Privacy, "Do Not" Track Law

Existing law requires an operator of a commercial Internet Web site or online service that collects personally identifiable information through the Internet about consumers residing in California who use or visit its commercial Web site or online service to conspicuously post its privacy policy on its Web site or online service and to comply with that policy. Existing law, among other things, requires that the privacy policy identify the categories of personally identifiable information that the operator collects about individual consumers who use or visit its Web site or online service and third parties with whom the operator shares the information.

This bill would require an operator to disclose how it responds to "do not track" signals or other mechanisms that provide consumers a choice regarding the collection of personally identifiable information about an individual consumer's online activities over time and across different Web sites or online services. The bill would require the operator to disclose whether other parties may

collect personally identifiable information when a consumer uses the operator's Web site or service.

The Operator (PAB and Fiserv) **do not** allow third parties to conduct online tracking on the website or online service.

The Operator (PAB and Fiserv) do not honor a request from a consumer to disable online tracking.

Revisions to our Policy

The Bank reserves the right to amend or modify this Privacy Policy at any time. As our services evolve and we perceive the need or desirability of using information collected in other ways, we may from time to time amend this Privacy Policy and our Annual Notice. We post the effective date of our Privacy Policy on our website so that you will know when it was last updated.

Contacting Us

This site is owned and operated by Pacific Alliance Bank. If you have any questions or suggestions with respect to this policy, or if you wish to ask us to delete, correct, or show you your information as provided above, you can write to us at 8400 East Valley Blvd., Rosemead, CA 91770, call or fax us at (626) 773-8888 or (626) 773-8899 or you can simply click on Contact Us to send us an email.

Effective Date: July 1, 2015