



MEMBER FDIC ONLINE PRIVACY POLICY

EFFECTIVE: August 1, 2015

Plaza Bank recognizes and respects how important financial privacy is to you. This Online Privacy Policy (“Policy”) applies to you when you choose to access and use our website.

For customers of Plaza Bank, we also have a separate Privacy Notice which addresses additional information collection and sharing practices.

Collection, Use and Retention of Your Information

We may collect, use and retain nonpublic personal information about users of our website to comply with law, as permitted by law, to respond to your requests, and to administer accounts and provide related services. For the purpose of this policy, the term “nonpublic personal information” shall mean personally identifiable financial information.

More specifically, we collect the following nonpublic personal information about you from the following sources:

- Information provided by users when they make an inquiry or request return correspondence from us;
- Information received as provided by users on an application or other forms, such as name, address, social security numbers, assets, and income; and
- Information provided by users or otherwise received during your Internet session on our website, such as cookies and your Internet Protocol address (IP address).

We may disclose all the information we collect, as described below.

Disclosure of Information

We do not disclose the nonpublic personal information that is collected about our present or former customers, or users of our website, as identified above, to affiliates or unaffiliated third parties except as permitted by law. For example, these instances permitted by law may include from time to time:

- When you request or authorize it;
- When the information is provided to help complete a transaction initiated by you, or on your behalf;
- When the information is provided to consumer reporting agencies; and
- To comply with legal process or court order.

We may also share nonpublic personal information as otherwise permitted by law. For example, we may share nonpublic personal information with an unaffiliated third party we hire or contract with to provide support or services for one or several of our products or services. We do not disclose any nonpublic personal information about you to companies that perform marketing services, other than to facilitate marketing services on our behalf.

Cookies

A cookie is a small piece of information sent by a website that is saved on your hard disk by your computer's browser. It holds information that we or another website may need to interact with you and personalize your experience. We use cookies to identify your Internet browser and to determine whether you have installed the enabling software needed to access certain material on the website. Software on our website may also use cookies to provide you with an interactive session during your visit and for your online banking service experience with us.

Web Browser Settings and Control of Personally Identifiable Information Collection

You may have the ability to activate web browser tracking settings or other mechanisms that give you the option to control the collection of personally identifiable information about your online activities over time and across third-party websites or online services. Our response to these settings and mechanisms will depend on the setting and mechanism and the impact on our collection and tracking practices. At this time, our website only tracks your activities while on our website and, unless you register with us for a service, we do not collect any personally identifiable information about you. The tracking is facilitated using 'cookies' that we place on your computer. In addition to the cookies reference above, we may also place locally stored objects on your computer (such as Adobe Flash objects, sometimes also referred to as 'Flash cookies'), used for information security and authentication purposes. These types of cookies will not be deleted when you clear cookies from your browser. For more information on user settings and removal capabilities of these locally stored objects, refer to Adobe. If you choose not to accept cookies or remove locally stored cookies, we will not track your activity on our website; however, some features and services on our website may not be available to you.

Third Parties

When you use our website or online services, third parties acting on our behalf may collect the personally identifiable information and website activity identified above. This may include the personally identifiable information collected when you register with us for a service. Depending on the third party websites you visit, as well as any preferences and authorizations you have provided to others, your activity on our website and across other websites, including personally information you provide, may be tracked and collected by third parties. Also, third parties may offer services on our website from time to time. If you access their websites or provide them with information, these third parties may track your activity across websites and collect your personally identifiable information, all subject to the third party's privacy and security practices.

Maintenance of Accurate Information

We have implemented procedures to help ensure that your nonpublic personal information is maintained in a commercially reasonable manner so that it is accurate, current, and complete. We respond to reports of incorrect or incomplete nonpublic personal information that is within our control and will correct the information when we have confirmed that it is inaccurate, in a timely manner. If you would like to report an error or update your nonpublic personal information, please telephone us 1-877-714-9599, or write to us at:

Plaza Bank
CLIENT SERVICES
2417 WEST WHITTIER BLVD.
MONTEBELLO, CA 90640

Protection of Information

We use commercially reasonable administrative, technical and physical measures to safeguard personal information in our possession against loss, theft and unauthorized use, disclosure or modification. Our employees, agents, and contractors are provided access to personal information only to the extent they have a legitimate business reason to obtain such access. In addition, we use commercially reasonable methods to make sure that personal information is accurate, up-to-date, and complete.

Email

- If you are communicating to us by email, please be aware that email is not necessarily secure against interception and could be read by others outside of Plaza Bank. If you are sending us information that contains sensitive information or includes personal or confidential information, such as your bank account number, a charge card or ATM card number or social security number, you should send your correspondence to us via postal mail to Plaza Bank, CLIENT SERVICES, 2417 WEST WHITTIER BLVD. MONTEBELLO, CA 90640, or contact us at 1-877-714-9599 .

Access to Your Personal Information

If possible, we will let you review your personal information that you provided to us and will take reasonable steps to correct any personal information that you inform us is incorrect. Call us at 1-877-714-9599 if you would like to view the personal information that you have provided to us.

Protecting Children's Privacy Online

This website is not intended for individuals under the age of thirteen (13), and we request that these individuals do not provide personally identifiable information through this website. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

Policy Revisions

We may revise this Policy to reflect changes in the law, our own privacy practices, or the features on our website. If any changes materially impact the way we collect, use, or share personally identifiable information, this Policy will be updated and the updated Policy will be posted with a new effective date. You should periodically review this Policy to continue to be aware of our current online privacy practices.

Contact Us

If you are concerned about your financial privacy, would like to know more about this important subject matter, would like to make a complaint about this notice, or wish to obtain a copy of our Online Privacy Policy, you can contact us directly by phone at 1-877-714-9599 or in writing at the following address:

Plaza Bank
CLIENT SERVICES
2417 WEST WHITTIER BLVD.
MONTEBELLO, CA 90640



Plaza Bank

MEMBER FDIC WEBSITE - TERMS OF USE

EFFECTIVE: August 1, 2015

The following website general terms of use apply to users of Plaza Bank's website. These terms are subject to change by Plaza Bank at any time. Changes to these terms will be effective when updated versions are posted to the website.

Content Generally

We reserve the right to change the content of our website at our discretion, and at any time. Changes may include revisions to promotional offers and campaigns, including termination of the same. While we will make all reasonable efforts to provide accurate information on our website, there is no guarantee or warranty of accuracy. Furthermore, we do not assume any liability for the accuracy or completeness of information presented on our website. Use of any content you obtain from our website is at your own risk.

Without limiting the foregoing, we reserve the right, but shall have no obligation, to reject, move, or delete content that we, in our sole discretion, including but not limited to, content which contains viruses that may interfere with the operation of our website. We may, but have no obligation to, monitor, and/or retain copies indefinitely of, uploaded content, message boards, chat rooms or other forums or review content, or messages posted at such locations, to confirm their compliance with these guidelines.

Uploaded Content, Linked Sites; Third Party Content

From our website, you may be able to access uploaded content provided or operated by third parties. Unless we tell you otherwise in writing, we do not operate or control any such content or any of the information, products or services on such linked websites. You acknowledge and agree that: (i) you access such content and linked sites at your own risk; (ii) we make no representation or warranty, and assume no responsibility for, content on our website and any linked site or the actions or omissions of its/their owners, operators or providers; (iii) we make no endorsement of, and assume no responsibility for, content uploaded to our website or goods or services offered on or advertising on or by any other website; (iv) by using other websites and services, you may be exposed to content that is offensive, indecent or objectionable; and (v) although we may have a contractual or other relationships with the operators of a linked website or the providers of content, we will not be responsible for the content, accuracy, integrity, availability, timeliness or operation of their website or content. You agree to hold us harmless in connection with all of the foregoing. Once you leave our website, you should keep in mind that other websites will not have the same privacy or security policies as we have for our website.

We may receive, process, and make available to you content that we receive from you and others. In this regard, we are merely a passive conduit for such content, although we reserve the right to block or remove any content at our discretion. We assume no responsibility for determining the accuracy, reliability, timeliness, ownership, legality, appropriateness or completeness of any information that you or others provide to us, nor for any mistakes, defamation, slander, libel, omissions, falsehoods, obscenity, pornography

or profanity with respect to the same. We will not have a duty to interpret or evaluate any content transmitted to us or through our website or services, except to the limited extent, if any, set forth in our express contractual commitments with you. We will not be required (by means of any security procedure or otherwise) to detect errors or illegality in the transmission or content of any content we receive from you or third parties. We will not have a duty to notify you about any inaccuracy, unreliability, ownership, incompleteness or other problem that may be associated with third party content on our website, even if we have reason to know of its existence.

User Communication and Personalization Settings

Our website and services may permit you to send or receive communications (such as email) and to store content and personalized settings for various options. We are not responsible for any delay, deletion, alteration, misdelivery or failure to deliver or store any such communications, content or settings.

Cookies

A cookie is a small piece of information sent by a website that is saved on your hard disk by your computer's browser. It holds information that we or another website may need to interact with you and personalize your experience. We use cookies to identify your Internet browser and to determine whether you have installed the enabling software needed to access certain material on our website. Software on our website may also use cookies to provide you with an interactive session during your visit and for load management and database access.

Idea Submission

If you submit any materials or other information to any public areas of our website, you hereby grant us a non-exclusive, worldwide, royalty-free, fully paid-up, perpetual, sub-licensable, assignable, transferable, irrevocable license under copyright and patent, with the unrestricted right to use, self, reproduce, distribute, transmit, create derivative works of, publicly display, and publicly perform any such materials and other information (including, without limitation, ideas contained therein for new or improved products and services) by all means and in any media now known or hereafter developed or commercialized. In addition, you represent and warrant to us that you have the right to grant to us the foregoing license.

Our Intellectual Property

You acknowledge and agree that the software and content used by us in the operation of our website and provision of the website services, and the copyright patent, trademark, trade secret and all other rights in and to the technology, software, content, designs, graphics, and trademarks included by us our website and as part of the website services and our name and product names and the website's URL (collectively, by the "Intellectual Property"), are owned by us and our licensors. As such, you will not gain any ownership or other right, title or interest in or to such Intellectual Property by reason of your use of the website or otherwise. You may not use, reproduce, duplicate, copy or distribute the content found at our website or provided by the website services.

You may not distribute, use, reproduce, duplicate, copy, publish, sell, or otherwise transfer (i) any portion or element of the website services or the Intellectual Property (ii) use of our website, website services or Intellectual Property, or (iii) access to our website services or Intellectual Property. Further, you may not (a) create derivative works of any portion or element of our website, website services or Intellectual Property; (b) reverse engineer, modify, decompile or disassemble any of the Intellectual Property; (c) deactivate or disable any password protection or other protection, security or reliability technology we incorporate in our website

or the website services; (d) modify or erase any copyright or trademark notice we place at our website; (e) engage in the practice known as “screen-scraping” or otherwise attempt to, or actually, obtain copies of content provided at the website or a list of our content or website users, or use computer programs (sometimes known as “scrapers,” “spiders,” “robots” or “bots”) to systematically access and download data; (f) access the website services by any means other than via our website; (g) frame our website or any Intellectual Property; or (h) use any circumvention tools, meta tags or any other “hidden text” utilizing our name, trademark, URL, product name or other Intellectual Property. You agree to comply with the terms of any license agreement we make available to you with any software.

User Conduct. You agree not to use the website services or the content or information in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of publicity or privacy; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of the website services to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination, false advertising or illegal Internet gambling); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to the website services; or (i) use the website services in such a manner as to gain unauthorized entry or access to the computer systems of others.