

## PRIVACY NOTICE

FACTS	WHAT DO GRANDPOINT BANK AND ITS DIVISIONS 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"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Transaction history and overdraft history</li> </ul> When you are no longer a 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 Grandpoint Bank and its divisions choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Grandpoint Bank and its divisions share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call or go to the website of the division for which you have questions. 213.542.2700 or <a href="http://www.grandpointbank.com">www.grandpointbank.com</a> 520.321.4500 or <a href="http://www.bankoftucson.com">www.bankoftucson.com</a> 858.729.7700 or <a href="http://www.regentsbank.com">www.regentsbank.com</a> 602.992.5055 or <a href="http://www.biltmorebankaz.com">www.biltmorebankaz.com</a>
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## Who we are

### Who is providing this notice?

Grandpoint Bank and its divisions:

- Bank of Tucson
- Regents Bank
- The Biltmore Bank of Arizona

## What we do

### How do Grandpoint Bank and its divisions 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 do Grandpoint Bank and its divisions collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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 nonaffiliates to market to you

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

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Grandpoint Bank and its divisions do not share with our affiliates.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Grandpoint Bank and its divisions do not share with nonaffiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Grandpoint Bank and its divisions don't jointly market.*

## Other Important Information

**California Customers:** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also not share your contact or identity information with our affiliates to comply with all California privacy laws.