

Consumer Privacy Notice

Rev. 01/2016

FACTS	WHAT DOES AMERICAN CONTINENTAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Transaction history and credit history <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 American Continental Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Continental Bank share?	Can you limit this sharing?
For our everyday business purpose- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigation, or report to credit bureaus	Yes	No
For our marketing purpose- To offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purpose- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purpose- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (626) 363-8988 or go to www.americancontinentalbank.com
-------------------	---

Who we are	
Who is providing this notice?	American Continental Bank

What we do	
How does American Continental 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 American Continental 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 or apply for a loan ▪ Use your debit card or pay your bills ▪ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus.</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 purpose- 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. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>American Continental Bank has no affiliates</i>
Nonaffiliates	<p>Companies not related to common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>American Continental 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>American Continental Bank does not jointly market</i>

Other important information

The California Financial Information Privacy Act Division 1.4 of the Financial Code ("Division 1.4") became effective on July 1, 2004. Division 1.4 broadly regulates the sharing of nonpublic personal information of consumers. Based on Statutory Exemptions, the Bank may share nonpublic personal information to maintain customer's account and effect a transaction requested by the consumer.