First Choice Bank Online Privacy Policy

At First Choice Bank, we respect your right to privacy and understand the need to safeguard any information our customers and visitors share with us. The privacy policy below describes some measures to protect your privacy in connection with your use of our site, www.firstchoicebankca.com.

Personal Information in Electronic Banking

This Online Privacy Policy only relates to the information we collect online. See our general privacy notice under Federal law for more information. How we handle information about you when you visit our website will depend on what you do when visiting the site.

"Just Visiting" Our Website

If you visit our website to read information and do not use any of our online services, then we collect and store only the name of the domain from which you access the Internet, the date and time you access our website and the Internet address of the website from which you linked directly to our website. We may record the "IP address" assigned to you by your internet service provider as part of this process. We use the information we collect to measure the number of visitors to the different sections of our site, and to help make our website more useful to visitors.

Using Services

When you visit our website or use our electronic banking services, there may be times when you are asked to provide information about you that is personally identifiable ("Personal Information"). This may include the following:

- Your first, middle and last name
- Your home or other physical address (including street name and name of a city or town)
- Your e-mail address
- A telephone number
- Social security number
- Account number
- Date of birth
- Mother's maiden name
- Password or any other identifier that permits physical or online contact with you

Personal Information might be needed or requested from you for you to register for online banking or other services, or to fill out our forms or applications for services or to accomplish transactions you request. This may result in sharing of Personal Information with third parties (such as data processors or service bureaus) as part of servicing your accounts or transactions.

Cookies & Do Not Track

"Cookies" are a technology that can collect, store and sometimes track information. A cookie is a small data file that can be placed on your hard drive when you visit certain websites. We may use cookies in this manner. If you wish, you may modify your browser to disable cookies, including session cookies.

In the device or browser program you use you may choose certain security or privacy settings (including disabling cookies or using Do Not Track or similar mechanisms) to restrict the collection of personally identifiable information about you by us or other websites or online services you may access through our website. Each device and each browser is different, so look at your device Settings or your browser Help menu to identify the correct way to modify your cookies or Do Not Track settings. Please note that if you turn cookies off or use do not track settings, you may limit the ease with which you may be able to navigate websites and some website features may not function properly. For a description of Do Not Track protocols for browsers and mobile devices, or simply to learn more about the choices available to you, you can visit the All About Do Not Track website: http://allaboutdnt.com.

E-mail

You may also decide to send us information that personally identifies you, for example, in an e-mail message. We will use that information to respond to the inquiry and provide accurate information in response to questions.

If you visit our website or engage in any online services that we offer, then we may collect and store these categories of Personal Information. We will not share the Personal Information you provide us at our website or by e-mail, except as described below.

The Personal Information we obtain from you is stored with us if it is to be used on an on-going basis.

Categories of Third-Parties with Whom First Choice Bank May Share Information

Presently, First Choice Bank discloses Personal Information to third-party persons about our customers or former customers only as permitted by law in connection with the administration, processing or servicing of accounts.

We will not share your personally identifiable information with third parties except as permitted by law to those third-party persons or entities that perform services for us on your behalf. This may also include disclosure to a credit reporting agency or in response to a subpoena or other legal process; disclosure to protect against fraud, or as part of an audit or examination; and disclosure to protect and defend our rights and property or to act in an emergency or to protect someone's safety.

As we develop our business, we may also buy and sell assets, and your Personal Information may be one of the transferred assets. In the event that we are acquired by another company, your personal identifiable information may be part of the assets transferred to the acquiring party. Please be aware that other services, provided by other companies via links to their website from the First Choice Bank website, are not subject to this policy. We encourage you to review third party service providers' privacy policies before sharing your Personal Information.

Children's Online Privacy Protection Act

We do not knowingly collect or use personal information from children under 13 without obtaining verifiable consent from their parents. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents. While First Choice Bank works to protect your personal information, you also have responsibilities. We are not responsible for the data collection and use practices of nonaffiliated third parties to which our websites may link.

- Internet safety for children – The internet is a public network. Children's access to the Internet can allow them to visit inappropriate websites and be exposed to unwanted risks. The Children's Online Privacy Protection Act (COPPA), protects children under the age of 13 from the online collection of personal information. Learn more about COPPA on the Federal Trade Commission's website. Parents can be proactive by installing filtering software that gives them more control over their family's Internet experience.

- Cyber ethics for children – Cyber ethics is the practice of being a good citizen on the Internet superhighway. Kids should understand the rules of the road, too. Learn more by visiting the U.S. Department of Justice's kids and youth Web site.

Notice of changes

From time to time, we may change this online privacy policy. The effective date of this policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allow you to determine whether there have been changes since the last time you reviewed the policy. Your use of our website following the update to the Policy means that you accept the updated Policy.

Effective Date

This policy was last modified June 2014.