



<b>FACTS</b>	<b>WHAT DOES COMMERCEWEST BANK DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our client, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 CommerceWest Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CommerceWest Bank 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 do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call (949) 251-6959 or go to <a href="http://www.cwbk.com">www.cwbk.com</a>
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## Who we are

**Who is providing this notice?**

CommerceWest Bank

## What we do

**How does CommerceWest 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 CommerceWest Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills or make deposits or withdrawals from your account
- use your 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 on your rights under state law.

## Definitions

**Affiliates**

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

**Nonaffiliates**

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

- *CommerceWest Bank does 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.

- *CommerceWest Bank does not jointly market*

## Other important information

**For California Clients:** Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA, call 949-251-6959; visit our website at [www.cwbk.com](http://www.cwbk.com); or write to: CommerceWest Bank 2445 McCabe Way Suite 300 Irvine CA 92614.

**Online Access:** We may collect personal information when you enter data into an application for new products or services or when you use our websites, products, or services. Personal information may include your name, access number, other credentials, home or other physical address, Social Security Number, the contents of your communications with us, telephone number, and email address. Additionally, we may collect certain electronic data, such as your geolocation, IP address, keystrokes, website interactions, and device identifier.

**Mobile Application:** Before proceeding, please take a moment to read and understand what personal information your banking app might collect under certain circumstances and how this information is used.

**Mobile Application Continued:****Why do we request access to personal information?**

The application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. It is important for you to understand that before granting access to this information you will be prompted to give the application that permission. If you do not wish to grant that permission, you may decline. If you later change your mind, those permissions can be updated in your device's settings.

**Some possible examples of information your app may request access to are:**

- Location: Your location is used to prevent fraudulent activity and to display locations near you.
- Contacts: Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you choose, and that information will not be shared.
- Camera: This app uses your camera to capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat.