



FACTS

WHAT DOES 1ST CENTURY BANK, A DIVISION OF MIDFIRST 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?

The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information can include:

- Social Security number and checking account information
- Account balances and transaction history
- Credit scores and credit history

When you are no longer our client, we may continue to share your information as described in this notice.

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information, the reasons 1st Century Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Century Bank share?	Can you limit this sharing?
For our everyday business purposes Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 310.270.9500 or go to 1cbank.com/privacy-policy

**Page 2****Who we are****Who is providing this notice?**

1st Century Bank, a division of MidFirst Bank

What we do**How does 1st Century 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. Third parties who assist 1st Century Bank by providing services are required by contract to protect nonpublic personal information from unauthorized access. For more information visit 1cbank.com/security.

How does 1st Century Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Pay your bills
- Use your credit or debit card
- Make deposits or withdrawals from your account

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.

- *1st Century Bank does not share with our affiliates.*

Nonaffiliates

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

- *1st Century 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.

- *Our joint marketing partner includes an investment services company.*

Other Important Information

SPECIAL NOTICE FOR CALIFORNIA RESIDENTS: If your account has a California mailing address, we will not share your information with our joint marketing partner to market any products or services to you without first providing you with an opportunity to opt-out. You do not have to take any further action at this time to limit the sharing of your information for joint marketing purposes as such restrictions are currently in place.