FACTS

WHAT DOES HERITAGE OAKS BANK DO WITH YOUR PERSONAL INFORMATION?

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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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our 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 Heritage Oaks Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage Oaks 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	**NO**	**We don't share**
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 our affiliates to market to you	**NO**	**We don't share**
For non-affiliates to market to you	**NO**	**We don't share**

Questions?

Call 805.369.5200 or visit www.HeritageOaksBank.com

Who we are	
Who is providing this notice?	Heritage Oaks Bank

What we do	
How does Heritage Oaks 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. We restrict access to only those employees who need to know information to provide products or services to you.
How does Heritage Oaks Bank 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 debit card We also collect your personal information from others, such as credit bureaus 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. *Heritage Oaks Bank has no affiliates.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *Heritage Oaks Bank does not share with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. *Heritage Oaks Bank does not jointly market.*

HERITAGE OAKS BANK