

FACTS**WHAT DOES MISSION NATIONAL 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 or service you have with us. This information can include:

- Social Security number and income
- payment history and account transactions
- credit history and wire transfer instructions

When you are *no longer* a 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 Mission National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mission National 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 nonaffiliates to market to you	No	We don't share

Questions?

Call (415) 826-3627 or go to www.mnbsf.com

What we do

How does Mission National 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. As well as procedural safeguards and written agreements from 3rd parties requiring their adherence to our privacy practices.
How does Mission National Bank collect my personal information?	We collect your personal information, for example, when you • open an account or apply for a loan • show your government-issued ID or make a wire transfer • provide employment information 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Mission National Bank does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Mission National 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. • Mission National Bank doesn't jointly market.

SMS Privacy Notice

Mission National Bank may collect your mobile phone number when you opt in to receive SMS messages from us, including when you provide verbal consent during a phone call or in person with a representative. Verbal consent is documented before any SMS messages are sent. Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. All categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

If you opt in, you may receive business-related SMS messages from us. Message frequency may vary. Message and data rates may apply. No mobile information will be shared with third parties/affiliates for marketing/promotional purposes.

You may opt out at any time by replying STOP. For help, reply HELP or contact us at:

Website: www.mnbsf.com

Phone: 415-826-3627

Email: CustomerService@mnbsf.com