

# FACTS

## WHAT DOES FIRST GENERAL 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
- 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons First General Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First General 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	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

### Questions?

Call (626) 820-1234 or go to [www.firstgeneralbank.com](http://www.firstgeneralbank.com)

## Who we are

<b>Who is providing this notice?</b>	First General Bank
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## What we do

**How does First General 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.

Additionally, we educate our employees about safe guarding customer information.

**How does First General 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. Please see below under "Other Important Information."

## Definitions

**Affiliates**

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

- *First General Bank does not have affiliates.*

**Nonaffiliates**

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

- *Companies that assist us in servicing your accounts with us, law enforcement agencies to report if we believe a crime has been committed, agencies that submit subpoenas or court orders.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First General Bank does not engage in joint marketing.*

## Other important information

California Financial Information Privacy Act Financial Code, Division 1.2, prohibits a financial institution from disclosing any non-public personal information (NPI) of a consumer to a non-affiliated third party without first having obtained the consent of the consumer to that information sharing. The need to obtain the consent of the consumer is generally referred to as an "opt-in" to such information sharing.

The Legislature intends for financial institutions to provide their consumers notice and meaningful choice about how consumers' nonpublic personal information is shared or sold by their financial institutions.