PENINSULA BAY TRUST COMPANY

Rev. 12/22

FACTS WHAT DOES PENINSULA BAY TRUST COMPANY 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/retirement assets ➢ Account balances and payment history ➢ Account transactions and employment information
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 Peninsula Bay Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peninsula Bay Trust 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	No	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

To limit our sharing	Call 650-683-8123 or email us at info@penbaytrust.com to limit our sharing. Please note: If you are a *new* customer, we can begin sharing your information 45 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Contact us at 650-683-8123 or go to our website at www.penbaytrust.com.

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Who we are	
Who is providing this notice?	Peninsula Bay Trust Company

What we do	
How does Peninsula Bay Trust Company 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 maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic, personal information. Our employees are required to maintain the confidentiality of customer information.
How does Peninsula Bay Trust Company collect my personal information?	We collect your personal information, for example, when you ➢ Open an account or provide account information ➢ Make deposits or withdrawals from your account ➢ Seek advice on your Trust We also collect your 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 sharing for the following purposes: ➢ Affiliates' everyday business purposes – information about your creditworthiness ➢ Affiliates from using your information to market to you ➢ Nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ➢ Peninsula Bay Trust Company does not share with affiliates at this time.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ➢ Peninsula Bay Trust Company does share with nonaffiliates for business purposes only, and not for purposes of marketing.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ➢ Peninsula Bay Trust Company does not engage in joint marketing.

Other important information
For California residents: In accordance with California law, we will not share information we collect about you with nonaffiliates, except as permitted by law, such as with your consent or to service your accounts. Peninsula Bay Trust Company has established standards and practices to comply with the restriction in limiting the disclosure of information relating to private trusts (including managed agency accounts) for which Peninsula Bay Trust Company serves as trustee or investment manager.