

## Consumer Privacy Statement

### Our Commitment to Protecting your Privacy

At Pacific Rim Bank we respect your privacy and are committed to following all applicable local, state and federal laws concerning your personal financial information. We hold our employees fully accountable for following our principles and policies in addition to what is required by law. This Privacy Statement will provide you with detailed information about our privacy policies and procedures. Our On-line Privacy Policy can be found on [www.pacificrimbank.com](http://www.pacificrimbank.com).

### Our Privacy Policy

We value your business and the trust you have placed in selecting us as your financial services provider. We recognize and respect the reasonable expectation you, as a consumer, have regarding the confidential treatment of nonpublic personal information about you and have developed the following principles and policies.

### Collection of Nonpublic Personal Information

We collect nonpublic personal information about you, which we believe to be necessary or useful in accurately and safely administering our business, and providing services, products and other opportunities to you, from a variety of sources such as:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency; and
- Information we receive from non-affiliated third parties with your consent.

### Disclosure of Nonpublic Personal Information to Third Parties

We carefully control and limit the sharing of information about you. We do not disclose nonpublic personal information about our customers or former customers to anyone, except as outlined in this statement.

We choose very carefully the companies that provide support services for us (for example, imprinting checks, processing transactions to maintain your account, or providing marketing assistance) and the financial institutions with whom we may have joint marketing agreements (for example, insurance companies and credit card issuers).

We may disclose all of the nonpublic personal information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Any disclosure of customer information to these non-affiliated third parties is made subject to contractual confidentiality provisions restricting the use of the information for any other purpose.

We may also disclose nonpublic personal information we collect about you to non-affiliated third parties as permitted by law (for example, to effect, administer, or enforce transactions you request or authorize; to verify your identity; to verify information for credit approvals; to record mortgages; to service your loan or account with us; to respond to government requests or subpoenas; to report information to credit reporting agencies; or to provide information to others with your consent).

Occasionally, Pacific Rim Bank may sell a particular line of business or function. We reserve the right, in such circumstances, to transfer the ownership of the related customer databases to the purchaser.

### Marketing Opt Out

From time to time we may offer products or services to you. If you choose not to receive marketing offers by e-mail, direct mail or telemarketing from Pacific Rim Bank or our affiliated companies, please call us at 1-808-585-9600 or write to us at the address shown on your account statement. For any accounts or loans that you hold jointly with another person, each person may separately opt out, and joint account holders may opt out for each other. If only one joint account holder opts out, we may market to the other joint account holders. We will honor your request throughout Pacific Rim Bank. Even if you make this choice, we may still send you mail to deliver your statements (which may include marketing materials) or give you account-related notices or other information.

### Collections and Disclosure of Information about Former Customers

Our policies and practices regarding the collection and disclosure of customer information apply as well to former customers.

### Information Protection Practices

At Pacific Rim Bank we restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Our contracts and/or agreements with all nonaffiliated third parties who may receive nonpublic personal information about you require information security safeguards that are at least as comprehensive as those of Pacific Rim Bank. The contract or agreement prohibits those companies from using nonpublic personal information received from Pacific Rim Bank for any purpose other than those established in the contract or agreement.

### Credit Bureau Information

In the regular course of business, Pacific Rim Bank provides information to and obtains information from reputable consumer reporting agencies in accordance with applicable laws and regulations. We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe we may have reported inaccurate information about any of your accounts to a consumer reporting agency, please contact us at 1-808-585-9600.

### Other

If at any time we are required by law or by a legal process to release personal customer information, we must cooperate fully. However, unless prohibited by law, we will use our best efforts to notify you before releasing the information.

### Additional Rights and Modifications

You may have other privacy protections under state or local law. From time to time, we may change the policies and procedures provided in this Privacy Statement, due to changes in the law, or changes in our operations, and we will notify you these changes as required by law.