



PRIVACY POLICY

Santa Barbara Bank & Trust, First National Bank of Central California, South Valley National Bank, San Benito Bank, Pacific Capital Bank, First Bank of San Luis Obispo, Pacific Capital Wealth Management Services, and Pacific Capital Business Lending, Inc. are brands of Pacific Capital Bank, N.A. and are not separate, independent banks (the "banks"). The banks are members of The Network of Preferred Community BanksSM. All of these banks are bound by this Privacy Policy and share our commitment to safeguarding your financial privacy.

We are committed to protecting the Confidential Information you entrust to us. We carefully manage that information to provide you with high quality financial products and services. We never sell your customer information to non-affiliated third parties and we never share your customer information with non-affiliated third parties who may wish to market their products to you.

The federal financial privacy law requires us to provide you with this statement, and we welcome the opportunity to share with you the steps we take to ensure the confidentiality and security of your information.

In this Policy statement, Confidential Information means non-public personally identifiable information about a consumer and the consumer's current or former relationship with any of our banks.

PROTECTING YOUR CONFIDENTIAL INFORMATION.

We take seriously our obligation to safeguard your Confidential Information. Your information is accessible only to employees who need the information to provide products or services to you. All our employees are bound by a formal Code of Ethics emphasizing their responsibility to maintain the privacy and confidentiality of your information. In addition, we provide training programs to educate our employees about their responsibilities under our Privacy Policy.

We also maintain physical, electronic, and procedural safeguards to ensure the confidentiality of your information. We monitor new technology and upgrade our systems as needed to best protect your information.

PROTECTING DISCLOSURE OF INFORMATION TO NON-AFFILIATED NON-FINANCIAL THIRD PARTIES.

We never sell Confidential Information to others. Except in limited circumstances permitted by law, we will never disclose Confidential Information to non-affiliated, non-financial third parties without securing your prior consent.

USING CONFIDENTIAL INFORMATION TO SERVE YOU.

We gather and use Confidential Information in the course of providing you with financial products and services. For example, if you maintain a checking account with us, we keep a record of deposits and withdrawals from your account so that we can calculate your account balance, and we use your name and address to send you a monthly account statement.

COLLECTING INFORMATION.

We may gather Confidential Information from the following sources:

- Information you provide on applications and through other forms, such as your name, address, social security number, and income
- Information based on your transactions and account experience with us or with our other banks (explained below), such as account balances, and payment or overdraft history
- Information from a consumer report, such as your creditworthiness and credit history

SHARING INFORMATION WITHIN OUR NETWORK OF PREFERRED COMMUNITY BANKS.

In order to better provide you with the products and services you may need, our banks may share Confidential Information with each other. This may include consumer lenders and mortgage lenders. All of our banks are bound by this Privacy Policy and committed to protecting your Confidential Information.

SHARING INFORMATION WITH COMPANIES WORKING FOR US.

We may disclose Confidential Information to other companies that work for us or perform services for us. These companies help us deliver our financial products and services to you. For example, these companies may assist us in processing your transactions, printing checks for your accounts, or mailing account statements. We require these companies to adhere to strict privacy and confidentiality standards through their contracts with us. We never share information with non-affiliated third parties to market their products.

SHARING INFORMATION WITH COMPANIES UNDER A JOINT MARKETING OR SERVICING AGREEMENT.

We may partner with other companies under a joint marketing or servicing agreement to offer you expanded products and services, such as securities, credit cards or life insurance. Before we share Confidential Information with any of these companies, we require that they agree in writing to adhere to strict privacy and confidentiality standards to protect your information and limit its use to the business purpose of our agreement with them. California state law provides additional privacy protections for California residents with regard to sharing information with other companies for marketing purposes. A separate Consumer Rights Notice will be provided to California residents regarding their privacy options.

DISCLOSING INFORMATION AS PERMITTED BY LAW.

We may also disclose Confidential Information with your consent or as otherwise permitted by law. For example, this may include disclosure to a credit-reporting agency or in response to a subpoena or other legal process. It may also include disclosure to protect against fraud, as part of an audit or examination.

We do not share Confidential Information about former customers, except as permitted by law.

FIDUCIARY INFORMATION.

When we act as fiduciary or trustee, your fiduciary information is subject to even more stringent limits on information sharing, both within and outside our banks. Please contact your Personal Trust Officer if you have any questions about the protection of your fiduciary information.

LET US ANSWER YOUR QUESTIONS.

We hope the information in this Privacy Policy is helpful to you. As long as you are a customer with any of our banks, you will receive an updated copy of our Privacy Policy on an annual basis. In the meantime, we welcome the opportunity to answer any questions or concerns you may have about our Policy and practices. Please [visit us at any branch office](#) or call us at:

Santa Barbara Bank & Trust or
Pacific Capital Wealth Management Services 1-888-400-7228
First National Bank, South Valley National Bank, or
San Benito Bank 1-800-495-7100
Pacific Capital Bank or Pacific Capital Business Lending, Inc. 1-800-272-7200
First Bank of San Luis Obispo 1-800-700-9398



Above & Beyond BankingSM

Santa Barbara Bank & Trust, First National Bank of Central California, South Valley National Bank, San Benito Bank, Pacific Capital Bank, and First Bank of San Luis Obispo are members of The Network of Preferred Community Banks and brands of Pacific Capital Bank, N.A., member FDIC.