

FACTS	WHAT DOES NEIGHBOR CAPITAL 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: <ul style="list-style-type: none"> - Social Security number and income - Transaction history and payment history - Account transactions and wire transfer instructions
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 Neighbor Capital chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Neighbor Capital 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	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	WE DON'T SHARE
For non-affiliates' to market you	NO	WE DON'T SHARE

QUESTIONS?

Go to neighborcapital.org

WHAT WE DO	
How does Neighbor Capital 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.
How does Neighbor Capital collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> - open an account or provide account information - give us your contact information or make a wire transfer - give us your income information <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes; information about your creditworthiness - affiliates from using your information to market to you - sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights to state laws.</p>
What happen when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Other important information: We will continue to share information to the extent permissible by law. We may further limit information sharing to comply with more restrictive state laws: For accounts with a California mailing address - receive an additional notice describing the privacy choices available under California law.

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <p>- Bayview/Hunters Point Community Legal is Neighbor Capital's affiliate.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <p>- Neighbor Capital does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- Neighbor Capital doesn't jointly market.</p>

California Privacy Notice

Important Privacy Choices for California Residents

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the right to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies with whom we do business. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Affiliates: Unless you instruct us otherwise, we may share personal and financial information about you with companies we own or control.

Restrict Information Sharing With Outside Companies: Unless you instruct us otherwise, we may share personal and financial information about you with outside companies with whom we do business to provide financial products and services.

Time-Sensitive Reply

You may make your privacy choices at any time; however, if we do not hear from you, we may share some of your information with affiliated companies and outside companies as described above.

To exercise your choices: Complete the enclosed form for each account, then submit to us at onki@neighborcapital.org.

Neighbor Capital Information Privacy Request – California Residents ONLY

The choice(s) indicated below will remain unless you state otherwise.

Don't share my personal & financial information with your affiliated companies.

Don't share my personal & financial information with outside companies with whom you do business.

Account Holder: _____

Account Number: _____ Email if applicable): _____

Signature: _____ Date: _____