

NANO BANC Member FDIC

Nano Banc recognizes and respects how important financial privacy is to you. This *Online Privacy Policy* (“Policy”) applies to you when you choose to access and use our website. For customers of Nano Banc, we also have a separate Privacy Notice which addresses additional information collection and sharing practices. The terms “we,” “us,” “our,” “Bank,” and similar terms in this Policy shall refer to Nano Banc. The terms “you,” “your” and similar terms in this Policy will refer to the Nano Banc website user.

Collection, Use and Retention of Your Information - We may collect, use and retain nonpublic personal information about users of our website to comply with law, as permitted by law, to respond to your requests, and to administer accounts and provide related services. For the purpose of this policy, the term “nonpublic personal information” shall mean personally identifiable financial information. More specifically, we collect the following nonpublic personal information about you from the following sources: • Information provided by users when they make an inquiry or request return correspondence from us; • Information received as provided by users on an application or other forms, such as name, address, social security numbers, assets and income; and We may disclose all the information we collect, as described below.

Disclosure of Information - We do not disclose the nonpublic personal information that is collected about our present or former customers, or users of our website, as identified above, to affiliates or unaffiliated third parties except as permitted by law. For example, these instances permitted by law may include from time to time: • When you request or authorize it; • When the information is provided to help complete a transaction initiated by you, or on your behalf; • When the information is provided to consumer reporting agencies; and • To comply with legal process or court order. We may also share nonpublic personal information as otherwise permitted by law. For example, we may share nonpublic personal information with an unaffiliated third party we hire or contract with to provide support or services for one or several of our products or services. We do not disclose any nonpublic personal information about you to companies that perform marketing services, other than to facilitate marketing services on our behalf.

Cookies - Nano Banc does not currently use cookies. We do not use cookies to identify your Internet browser or to determine whether you have installed the enabling software needed to access certain material on the website.

Web Browser Settings and Control of Personally Identifiable Information Collection - You may have the ability to activate web browser tracking settings or other mechanisms that give you the option to control the collection of personally identifiable information about your online activities over time and across third-party websites or online services. At this time, we do not utilize cookies to collect any personally identifiable information about you.

Third Parties - When you use our website or online services, third parties acting on our behalf they may collect the personally identifiable information and website activity identified above. Also, third parties may offer services on our website from time to time. If you access their websites or provide them with information, these third parties may track your activity across websites and collect your personally identifiable information, all subject to the third party’s privacy and security practices.

Maintenance of Accurate Information - We have implemented procedures to help ensure that your nonpublic personal information is maintained in a commercially reasonable manner so that it is accurate, current and complete. We respond to reports of incorrect or incomplete nonpublic personal information that is within our control and will correct the information when we have confirmed that it is inaccurate, in a timely manner. If you would like to report an error or update your nonpublic personal information, please telephone us (844) 626-0262 or write to us at: Nano Banc, 7700 Irvine Center Drive, Suite 700, Irvine, CA 92618.

Protection of Information - We use commercially reasonable administrative, technical and physical measures to safeguard personal information in our possession against loss, theft and unauthorized use, disclosure or modification. Our employees, agents and contractors are provided access to personal information only to the extent they have a legitimate business reason to obtain such access. In addition, we use commercially reasonable methods to make sure that personal information is accurate, up-to-date and complete.

Email - If you are communicating to us by email, please be aware that email is not necessarily secure against interception and could be read by others outside of Nano Banc. If you are sending us information that contains sensitive information or includes personal or confidential information, such as your bank account number, a charge card or debit card number or social security number, you should send your correspondence to us via postal mail to Nano Banc, 7700 Irvine Center Drive, Suite 700, Irvine, CA 92618 or contact us at (844) 626-0262.

Access to Your Personal Information - If possible, we will let you review your personal information that you provided to us and will take reasonable steps to correct any personal information that you inform us is incorrect. Call us at (844) 626-0262 if you would like to view the personal information that you have provided to us.

Protecting Children's Privacy Online - This website is not intended for individuals under the age of thirteen (13), and we request that these individuals do not provide personally identifiable information through this website. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the *Children's Online Privacy Protection Act (COPPA)*.

Policy Revisions - We may revise this Policy to reflect changes in the law, our own privacy practices, or the features on our website. If any changes materially impact the way we collect, use, or share personally identifiable information, this Policy will be updated, and the updated Policy will be posted with a new effective date. You should periodically review this Policy to continue to be aware of our current online privacy practices.

Contact Us - If you are concerned about your financial privacy, would like to know more about this important subject matter, would like to make a complaint about this notice, or wish to obtain a copy of our *Online Privacy Policy*, you can contact us directly by phone at (844) 626-0262, via email: Privacy@NanoBanc.com or in writing at the following address: Nano Banc, 7700 Irvine Center Drive, Suite 700, Irvine, CA 92618.