Rev. 10/2010

Our Policy On Confidentiality And Privacy

Earning Your Confidence….

Preserving Your Trust

FACTS WHAT DOES **SAN DIEGO TRUST BANK** DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions 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
* Account balances and payment history
* Credit history and credit scores

When you are *no longer* our client, we continue to share your information as described in this notice.

How?

All financial institutions need to share client's personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their client's personal information; the reasons San Diego Trust Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does San Diego Trust Bank 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	No
For our affiliates' everyday business purposes Information about your transactions and experiences	No	No
For our affiliates' everyday business purposes information about your creditworthiness	No	No
For non-affiliates to market to you	No	No

Questions?	Call 619-525-1700 (San Diego Office), 760-4790-4340 (Encinitas Office), 619-225-1355 (Point Loma Office) or go to www.sandiegotrust.com

Who we are	
Who is providing this notice?	San Diego Trust Bank

What we do	
How does San Diego Trust Bank 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 San Diego Trust Bank collect my personal information?	We collect your personal information, for example, when you * Open an account or deposit money * Pay your bills or apply for a loan * Use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only * 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. * San Diego Trust Bank does not have affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. * San Diego Trust Bank does not share with non-affiliates other than requested by you for services offered.
Joint Marketing	A formal agreement between non-affiliated financial institution that together market financial products or services to you. * San Diego Trust Bank does not market jointly with non-affiliates.

Other important information

If you have any further questions, you can visit or call the

San Diego Regional Banking Center:	619-525-1700
Encinitas Regional Banking Center:	760-479-4340
Point Loma Regional Banking Center:	619-225-1355