

ONLINE PRIVACY POLICY

Effective Date: October 2016

Maintaining your confidential financial information has been, and is today, an important part of our corporate culture, employee code of conduct, employee training, operating procedures, and privacy policy. We want you to understand the policies and procedures that we have developed to help protect the confidentiality of personal information about you. We hope these privacy disclosures will help you in this regard. This privacy notice discloses the privacy practices for mechanicsbank.com, and any affiliated websites owned and maintained by Mechanics Bank. Consumer customers please also refer to our separate Mechanics Bank Privacy Policy.

Please note: Our online services are NOT intended for children under the age of 13 and it is NOT the practice or the desire of Mechanics Bank to knowingly collect information from children under 13 without parental consent. We respect the privacy of children and comply with the practices established under the Children's Online Privacy Protection Act (COPPA). For more information about COPPA, please visit the Federal Trade Commission's website at www.ftc.gov.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information as described below that will allow us to identify you.

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.

More specifically, we collect the following nonpublic personal information about you from the following sources:

- Information received as provided by users on an application or other forms, such as name, contact information, social security numbers, answers to security and authentication questions, date of birth, driver's license or state identification number, employment information, assets and liabilities, expenses, and income;
- Information regarding transactions with us, our affiliates, or others, such as balance, payment history, and parties to transactions;
- Information received from consumer reporting agencies, such as an applicant's creditworthiness and credit history; and

- Information received during your internet session on our website, such as cookies and your Internet Protocol address (IP address).

We may disclose all the information we collect, as described below.

Information Sharing

Our policy is that we do not disclose personally identifiable information about you to anyone, except as permitted by law and our applicable customer privacy policy. For example, we are permitted to share information:

- When you request or authorize it;
- When the information is provided to help complete a transaction initiated by you or on your behalf;
- In order to service your loans or accounts;
- To respond to legal process or requirements;
- To report your credit, checking and transactional experience with us to consumer reporting agencies as permitted by the Fair Credit Reporting Act;
- To companies which perform services for us, such as check printing or electronic banking services;
- To our regulators, accountants, auditors and others who assist us in preventing fraud or losses; and
- To persons who may assist us in connection with selling the assets of our business; and to companies which perform marketing services on our behalf. This allows us to provide you with information about the products and services we offer, if we think you might be interested in them.

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 share customer information with outside companies for the purpose of marketing non-financial products to you.

Security

We take precautions to protect your information. When you submit nonpublic personal information to us, your information is protected both online and offline. Wherever we collect nonpublic personal information, that information is handled by us in a secure way. You can verify this by looking for a closed lock icon at the top of your web browser, or looking for "https" at the beginning of the address of the web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees and those who need the information to perform a specific job (for example, billing or customer service) are granted access to nonpublic personal information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

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.

Changing Your Personally Identifiable Information

- You may change your email address for online banking by logging onto Online Banking.
- You may change your email address for bill pay by logging onto Online Banking Bill Pay.
- You may change any other information by contacting us directly at 800-797-6324.

Disclosure of Privacy Principles

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 800-797-6324 or in writing at the following address:

Mechanics Bank
P.O. Box 5610
Hercules, CA 94547-5610

Web Browser Settings and Tracking

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. Our response to these settings and mechanisms will depend on the setting and mechanism and the impact on our collection and tracking practices. At this time, our website only tracks your activities while on our website and, unless you request or register with us for a service, we do not collect any personally identifiable information about you. The tracking is facilitated using “cookies” that we place on your computer. In addition to the cookies referenced above, we may also place locally stored objects on your computer (such as Adobe Flash objects, sometimes also referred to as “Flash cookies”), used for information security and authentication purposes. These types of cookies will not be deleted when you clear cookies from your browser. For more information on user settings and removal capabilities of these locally stored objects, refer to Adobe. If you choose not to accept cookies or remove locally stored cookies, some features and services on our website may not be available to you.

Third Parties

When you use our website or online service, third parties acting on our behalf may collect the personally identifiable information and website activity identified above. This may include the personally identifiable information collected when you register with us for a service. Depending on the third party websites you visit, as well as any preferences and authorizations you have provided to others, your activity on our website and across other websites, including personally identifiable information you provide, may be tracked and collected by third parties. 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.

Notification of Changes

We reserve the right to amend the Online Privacy Policy at any time. We will post and inform you of the revised Online Privacy Policy by noting at the top the latest revision date of the policy. Any changes to this Online Privacy Policy will become effective upon the posting of the revised Online Privacy Policy on the website. By continuing to use the website following such changes, you will be deemed to have agreed to such changes. If you do not agree with the terms of this Online Privacy Policy, as it may be amended from time to time, in whole or in part, please do not continue using this website.