



## **Privacy Policy**

### **A GUIDE TO HOW WE PROTECT AND USE YOUR INFORMATION**

#### **YOUR PRIVACY**

We recognize our obligation to keep information about you secure and confidential.

This Policy covers customer information, which means nonpublic personally identifiable information about you and your current or former relationship with Albina Community Bank. This Policy is provided to you as required by the Federal Financial Privacy Law.

#### **OUR COMMITMENT TO YOU**

**We do not share our current or previous customers' nonpublic personal information with affiliates or with nonaffiliated third parties except as permitted or required by law.**

- We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you or to maintain those products or services. Our employees are bound by a code of ethics requiring confidential treatment of customer information and are subject to disciplinary action if they fail to follow this code.
- We maintain physical, electronic and procedural safeguards that comply with Federal standards designed to protect customer information. Our security standards and procedures are continually tested to verify the integrity of our systems.

You can count on us to protect the privacy and security of your customer information, and to provide you with the responsive, professional service you expect.

#### **INFORMATION COLLECTION AND USE**

We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, credit cards, etc.) and from consumer reports. This information helps us:

- To set up and administer your accounts;
- To comply with reporting and other legal requirements; and
- To better understand your needs so that we may offer you additional or improved products and services

#### **INFORMATION SHARING WITH NONAFFILIATED THIRD PARTIES AS PERMITTED BY LAW**

We are permitted by law to share all the information we collect, as described above, with (1) companies that perform marketing services on our behalf and (2) with other financial institutions with whom we have joint marketing arrangements. For example, we may share information with vendors through whom we offer products such as credit cards.

We may also share all the information we collect, as described above, with other nonaffiliated third parties that assist us with preparing monthly statements, and with the processing and printing of checks. Other parties included in this category are credit reporting agencies to whom we report information about your transactions with us.

## TIPS TO HELP YOU PROTECT YOUR CUSTOMER INFORMATION

### ASSISTANCE FOR VICTIMS OF IDENTITY THEFT

If you suspect that someone has had unauthorized access to your account with us, or access to your personal identifying information such as your Social Security number or credit card information, please notify us immediately so we can take action to protect your accounts. In addition, you should also report the crime to your local law enforcement agency and the Federal Trade Commission (FTC). To speak with a trained FTC telephone counselor, call toll-free at 1-877-IDTHEFT (1-877-438-4338). To enter information about your complaint into a secure FTC online database, go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

### LIMIT DIRECT MARKETING FROM OUTSIDE SOURCES

To remove your name from direct mail or telemarketing lists of members of the Direct Marketing Association, send a written request with your name, address and Social Security number (if it was included in the mailing you received) to the Direct Marketing Association. The Direct Marketing Association is responsible for notifying its members (i.e., the agencies and companies that compile mailing lists) that you want your name removed from the lists they sell. Your name and address remains in their exclusion files for five years.

You must register your own name and address with these organizations because they can not process any requests from us. Be sure to include any variations of your name or address that have appeared in mailings or telephone calls that you have received.

Mail Preference Service Association  
c/o Direct Marketing Association  
P.O. Box 9008  
Farmingdale, NY 11735-9008

If you would like to have your name taken off all pre-approved credit solicitations (not just Albina Community Bank solicitations), you can write to the following credit reporting bureaus. Be sure to include your full name, current address, Social Security number and telephone number:

Experian  
Consumer Opt-Out  
901 West Bond  
Lincoln, NE 68521

Equifax, Inc.  
Options  
P.O. Box 740123  
Atlanta, GA 30374-0123

Trans Union LLC's  
Name Removal Option  
P.O. box 97328  
Jackson, MS 39288-7328

---

*Albina Community Bank will provide notice of our Privacy Policy annually, as long as you maintain an ongoing relationship with us. The practices and policies in this disclosure are subject to change, but we will communicate any material changes to you when required by applicable laws. The practices and policies contained in this disclosure replace all previous notices or statements with respect to the same subject matter.*