

PRIVACY NOTICE

Heritage Bank NA highly values your personal and financial privacy. When you are browsing our website, we do not collect, capture, or retain personal information. If you submit an online application for one of our products or services, or log in to view your accounts, our website will request such information as your email address or your account number. This information allows you to perform certain tasks (for example, correspond with us our view your accounts). Supplying that requested information also allows us to provide the information you requested. In these cases, we only collect the information necessary to interact with you. If you browse our website anonymously, no personal information is collected. We gather data that is not personally identifiable to you to track website usage, such as number of hits, pages visited, and the length of user sessions, in order to evaluate the usefulness of our website.

[California Consumer Privacy Act Notice](#)

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy is available to you upon request. The following explains how we use and protect information about our customers. You may review our policy and practices with respect to your personal information online or we will mail you a free copy upon request within 10 days if you contact us at 1-800-344-7048 or privacy@heritagebankna.com.

FACTS	WHAT DOES HERITAGE BANK 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: Social Security number, income, account balances, account transactions, payment

	history and credit history. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
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 Heritage Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Heritage 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	Yes	No
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 our affiliates to market to you	No	We don’t share
For non-affiliates to market to you	No	We don’t share
Questions?	Call 1-800-344-7048 or www.Heritagebank.com	
Who we are	Heritage Bank N.A.	
What we do		
How does Heritage 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. We also limit access to information to those employees for whom access is appropriate.	
How does Heritage Bank collect my personal information?	We collect your personal information, for example, when you open an account, apply for a loan, make deposits or withdrawals from your account, provide account information, provide employment information. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can’t I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates’ everyday business purpose regarding information about your creditworthiness, affiliates from using your information to market to you, and 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 nonfinancial companies. Our affiliates include others, such as Pioneer Heritage Insurance.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Heritage Bank does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card, insurance, investment, and other financial companies offering financial related products.