



SUMMITBANK

Privacy Policy

FACTS	WHAT DOES SUMMIT 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">▪ Social Security Number <li style="display: inline-block; width: 45%;">▪ Payment history <li style="display: inline-block; width: 45%;">▪ Transaction history <li style="display: inline-block; width: 45%;">▪ Account transactions <li style="display: inline-block; width: 45%;">▪ Account balances <li style="display: inline-block; width: 45%;">▪ Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>																						
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 Summit Bank chooses to share; and whether you can limit this sharing.																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Reasons we can share your personal information</th> <th style="width: 20%;">Does Summit Bank share?</th> <th style="width: 20%;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td> 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 </td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td> For our marketing purposes - to offer our products and services to you </td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td> For joint marketing with other financial companies </td> <td style="text-align: center;">No</td> <td style="text-align: center;">We do not share</td> </tr> <tr> <td> For our affiliates' everyday business purposes - information about your transactions and experiences </td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td> For our affiliates' everyday business purposes - information about your creditworthiness </td> <td style="text-align: center;">No</td> <td style="text-align: center;">We do not share</td> </tr> <tr> <td> For non-affiliates to market to you </td> <td style="text-align: center;">No</td> <td style="text-align: center;">We do not share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Summit 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	We do not share	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 do not share	For non-affiliates to market to you	No	We do not share
Reasons we can share your personal information	Does Summit 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	We do not share																					
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 do not share																					
For non-affiliates to market to you	No	We do not share																					
Questions?	Call (541) 684-7500 or (877) 566-5544 or visit us at http://www.sbko.bank .																						

Page 2

Who We Are	
Who is providing this notice?	We are Summit Bank, an Oregon state chartered bank. We are owned by Summit Bank Group, Inc.
What We Do	
How does Summit 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to only those employees for whom access is appropriate. We also require companies that work for us to protect your information.
How does Summit Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Give us your contact information • Show your driver's license 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: <ul style="list-style-type: none"> • 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. • <i>Our affiliates include our bank holding company, Summit Bank Group, Inc.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>Summit Bank does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Summit Bank does not jointly market.</i>