

Privacy Notice

Balboa Thrift and Loan's privacy policy was established to maintain the security, integrity, and confidentiality of your personal financial information.

WHAT DOES BALBOA THRIFT AND LOAN 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">• Social Security number and income• Account balances and credit history• Credit scores and employment information <p>When you are no longer 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 Balboa Thrift and Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Balboa Thrift and Loan share?	Can you limit this sharing?
For our everyday business purposes Such as to process your transactions, maintain	Yes	No

your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes To offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business Purposes -information about your transactions and experiences	No	We don't share
For our affiliates' everyday business Purposes -information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share
For SMS text messaging All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third party not required for our everyday business purposes, except when explicitly authorized by the subscriber.	No	We don't share

Personal Information Breakdown	
How does Balboa Thrift and Loan 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 Balboa Thrift and Loan collect my personal Information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Give us your contact information or show your

	<p>government-issued ID</p> <ul style="list-style-type: none"> ▪ Make deposits or withdrawals from your account. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 ▪ Selling or renting your personal information ▪ Selling or renting your personal information <p>State laws and individual companies may give you additional rights to limit sharing.</p>
To limit our sharing	<p>Call us toll-free at 1-800-748-5684 to update your privacy choices, or email us at loanservice@balboathrift.com.</p> <p>Please Note: If you're an existing customer and have opted out previously, you don't need to update your privacy choices again.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Balboa Thrift and Loan has no affiliates.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Balboa Thrift and Loan does not share with non-affiliates, so they can market to you.

Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Balboa Thrift and Loan doesn't jointly market.
Questions?	Call (619) 397-7700 or (800)748-5684 or go to www.BalboaThrift.com

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