

# Privacy & Disclaimer Statement

## Disclaimer

The information and materials contained in this web site are provided "as is" without warranty of any kind, either expressed or implied. Product offers, rates, terms and other information provided herein are subject to change without notice. Oregon Coast Bank cannot guarantee the completeness or accuracy of the information provided herein. Please contact us at 541-265-9000 for the most current information.

In no event will Oregon Coast Bank be liable for any damages, losses or expenses, including without limitation, direct or indirect, special, incidental or consequential damages arising in connection with any web site, user thereof or reliance on any information contained herein, even if Oregon Coast Bank is notified of the possibility of such damages.

## Privacy Notice

Protecting your privacy is important to Oregon Coast Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following serves as a standard for all Oregon Coast Bank employees for collection, use, retention, and security of nonpublic personal information.

## What Information We Collect

We may collect "nonpublic personal information" about you from the following sources:  
Information we receive from you on applications or other loan and account forms;  
Information about your transactions with us or others; and  
Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

## What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy practices described in this notice.

## Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Oregon Coast Bank recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed this Privacy Notice. Customers who have questions about the Bank's Privacy practices or have a question about the privacy of their information are encouraged to call Oregon Coast Bank at 541-265-9000.