

| FACTS | WHAT DOES BANK OF MARIN DO WITH YOUR PERSONAL INFORMATION? |
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| 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 other identifying information - payment history and account balances <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 Bank of Marin chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Bank of Marin share? | Can you limit this sharing? |
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| 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 | 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 our non-affiliates to market to you | NO | We don't share |

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| Questions? | Call 1-866-626-6004 or go to www.bankofmarin.com |
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| Who we are | |
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| Who is providing this notice? | Bank of Marin |

| What we do | |
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| How does Bank of Marin 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. Personnel are educated and required to maintain strict confidentiality of your personal information. |
| How does Bank of Marin collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or deposit money - pay your bills or apply for a loan - use your debit card - utilize mobile applications for money transfer using your contact or contact lists from your device with your permission <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Bank of Marin is a wholly owned subsidiary of Bank of Marin Bancorp |
| 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"> - Bank of Marin does not share with non-affiliates so they can market to you |
| Joint marketing | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - Bank of Marin requires a mutual confidentiality agreement for any joint marketing arrangements with non-affiliated financial companies and does not share consumer information. |