



FACTS

WHAT DOES SOUND COMMUNITY 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
- Payment History
- Credit History
- Credit Scores

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 Sound Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sound Community 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	No	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 206.448.0884 or go to soundcb.com

Who we are

Who is providing this notice?

Sound Community Bank

What we do

How does Sound Community 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 restrict access to nonpublic personal information about you to those employees who have a business reason to know such information. We educate our employees about the importance of confidentiality.

How does Sound Community Bank collect my personal information?

We collect your personal information, for example, when you

- open an account
- apply for a loan
- make deposits in your account(s)
- provide account information
- make withdrawals from your account(s)

We also collect your personal information from third parties to verify the information you have given to us.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliates financial companies that together market financial products or services to you.

- Affinion Group

Other important information

From time to time, Sound Community Bank will make inquiries it considers necessary and appropriate with regard to your account, such as obtaining credit reports, credit references, and employment verification. If credit is granted, Sound Community Bank may provide credit information about your account to others, including credit reporting agencies.