

SOUND COMMUNITY BANK PRIVACY POLICY

Our Privacy Commitment to You. We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customer's information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

Confidentiality and Security of Nonpublic Personal Information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information We Collect. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information we receive from a consumer reporting agency

Nonpublic Personal Information We Disclose. We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

Joint Marketing & Outside Marketing Services Disclosure. We may disclose the following information to companies that perform marketing services on our behalf:

- Information we receive from you on applications or other forms, such as your name, address

Types of Businesses

Here are the types of businesses with whom we may disclose nonpublic personal information for outside marketing purposes:

- Service providers that perform marketing services for us
- Direct sales companies
- Financial Service Providers, such as Insurance Agents

Reasons for Disclosing

Here is why we may disclose nonpublic personal information about you to companies that perform marketing services on our behalf:

- Information will be shared only if the bank determines that your interests would be served

Limitations on Disclosure

Here are the limitations we impose on the use of nonpublic personal information disclosed to companies that perform marketing services on our behalf:

- We do not allow telephone solicitations

Exceptions:

We do not share this information about customers who reside in Alabama, Alaska, Idaho, or Vermont.

We do not share any information derived from deposit relationships with us about customers who reside in Massachusetts, Mississippi, or New Jersey.

Opt Out Information

Financial Products or Services to Which Your Opt Out applies. If you elect to opt out of information sharing we will treat that opt out as applying to all financial products or services that you have obtained from us in the past or that you may obtain from us in the future. Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you previously sent us an opt out, then we will continue to apply your instructions to the information you asked us not to share. You do not need to return another opt out form.

How to Opt Out of Information Sharing. If you wish to opt out of the disclosure of your information, you may do so by using any of the following methods:

- Call this toll free number: 1-800-458-5585
- eMail your request from our website: www.soundcb.com
- Write and mail your opt-out decision to us at:
 - Sound Community Bank
 - Customer Service Center
 - P.O. Box 34155
 - Seattle, Washington 98124-1155

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Sound Community Bank PO Box 34155 Seattle, WA 98124-1155

From time to time, Sound Community Bank, will make whatever 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.

