



CONSUMER PRIVACY AND INFORMATION SECURITY POLICY  
Regulation P - Gramm-Leach-Bliley Act  
**April 24, 2024**

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The financial services industry is rapidly changing and being shaped by technology, which is literally changing the way 42 North Private Bank ("42NPB") conducts its business. To be successful in this environment, 42NPB must continue to grow and ensure that our customers are confident that their financial affairs will be expertly and confidentially managed.

42NPB customers have access to a broad range of products and services such as basic banking products, mortgages, and online banking. To deliver these products and services effectively and conveniently, it is extremely important that 42NPB uses technology to manage and maintain certain customer information while ensuring that customer information is kept confidential and protected.

The safeguarding of customer information is an issue that the Board of Directors (the "Board") of 42NPB takes seriously. The Board maintains its continuing commitment to the proper use and protection of customer information and has established and affirmed the following Principles of Privacy as the Consumer Privacy and Information Security Policy (the "Policy") of 42NPB. This Policy and the accompanying Principles are in compliance with the Gramm-Leach-Bliley Act (the "Act") and Regulation P, Privacy of Consumer Financial Information (12 CFR Chapter III, Part 332). This Policy will be used to guide 42NPB in serving the privacy needs of its customers and protecting confidential information.

**Customer's Expectation of Privacy:** 42NPB believes the confidentiality and protection of customer information is one of its fundamental responsibilities. While information is critical to providing quality service, it is recognized and understood that one of 42NPB's most important assets is the trust of its customers. The safekeeping of customer information is a priority for 42NPB.

**Collection, Use and Retention of Customer Information:** 42NPB limits the use, collection, and retention of customer information to what it believes is necessary or useful to conduct its business, provide quality service, and offer products, services, and other opportunities that may be of interest to customers.

42NPB will carefully handle information it obtains about a visitor to its web site. 42NPB believes that the confidentiality and protection of its web site visitor information is another of its fundamental responsibilities.

Anytime someone visits the site, the following information is collected and stored:

1. The name of the domain from which they access the Internet, the date and time.
2. The Internet address of the website they left to visit us.
3. The names of the pages they visit while at our site.
4. The Internet address of the website they then visit.

To do this, 42NPB's web server will write a "cookie" to the individual's hard drive upon their first visit to the site. This electronic file is tracked during the visit and helps 42NPB understand which parts of its site visitors find most useful and where they are likely to return over time. This information allows 42NPB to improve the site and make it more useful.

**If a consumer submits an online application or sends an e-mail:**

1. 42NPB may enter the information into its electronic database.
2. Consumers may also be contacted for additional information.
3. Most of the forms on the 42NPB's website use encryption to send information across the Internet. This is the case where confidential information, such as account numbers or social security numbers, is requested.
4. 42NPB has requested that consumers do not send confidential information via e-mail. E-mail is not necessarily secure against interception. If the communication is very sensitive, or includes personal information such as account numbers, credit card numbers, or social security numbers, we have instructed the consumer to call us or send the information by regular mail instead. We also offer customers the ability to provide us documents securely via our Citrix Sharefile.
5. 42NPB will not obtain personally-identifying information about any consumer when they visit our site unless they choose to provide such information to us.

**Maintenance of Accurate Information:** 42NPB recognizes that accurate customer records must be maintained. To accomplish this, 42NPB has established procedures to maintain the accuracy of customer information and to keep such information current and complete. These procedures include responding to requests to correct inaccurate information in a timely manner.

**Limiting Employee Access to Information:** 42NPB employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and on this Policy. All 42NPB employees are responsible for maintaining the confidentiality of customer information and employees who violate this Policy and Principles are subject to disciplinary measures.

**Protection of Information via Established Security Procedures:** 42NPB recognizes that a fundamental element of maintaining effective customer privacy is to provide reasonable protection against unauthorized access to customer information. Therefore, 42NPB has established appropriate security standards and procedures to guard access to customer information.

**Restrictions on the Disclosure of Customer Information:** When sharing customer information with unaffiliated companies, 42NPB places strict limits on both the specific information shared and on who receives information about customer accounts or other personally identifiable data. Information is specifically identified as "Public Personal Information" and "Non-Public Personal information." 42NPB may share Public information with such companies if they provide a product or service that may benefit

customers. In sharing public information, 42NPB carefully reviews the company and the product or service to ensure that it provides value to customers. 42NPB shares the minimum amount of information necessary for that company to offer its product or service.

42NPB will not share Non-Public Personal Information except as permitted by law in the course of its business (for example, with consumer reporting agencies and government agencies; when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; in the audit process or the secondary market sale of loans; and at the request or with the permission of a customer).

**Maintaining Customer Privacy in Business Relationships with Third-Parties:**

If 42NPB provides personally identifiable customer information to a third-party with which 42NPB has a business relationship, it will insist that the third-party keep such information confidential, consistent with the law and the conduct of the business relationship.

Disclosure of Privacy Policy to Customers: 42NPB recognizes and respects the privacy expectations of its customers and wants customers to understand its commitment to privacy in the use of customer information. As a result of its commitment, 42NPB has developed its Policy and these Privacy Principles which are made readily available to customers. 42NPB has also prepared a consumer privacy disclosure entitled "WHAT DOES 42NPB DO WITH YOUR PERSONAL INFORMATION" which is provided to every consumer customer of 42NPB as required by the Act.

Customers who have questions regarding the privacy of their information will be directed to contact 42NPB at its toll-free telephone number (1-800-398-8472) or to visit [42northprivatebank.com](http://42northprivatebank.com).

This Policy and these Principles apply to individuals, and 42NPB reserves the right to change these Privacy Principles, and any of the policies described above, at any time without prior notice. In accordance with the requirements of the Act, changes to this Policy which allows for sharing of Non-Public Personal Information with non-affiliated third parties not identified in this Policy will require re-disclosure to the consumer which clearly outlines those changes, and an option will be provided for the consumer to decline – or "opt out" – of the sharing of any Non-Public Personal Information.

This Policy provides for general guidance and does not constitute a contract or create legal rights and does not modify or amend any agreements 42NPB has with its customers.

Information Security Objectives: Customer information is a valuable asset and must be protected against accidental or intentional misuse. Customer information must be kept secured and confidential, and safeguarded against unauthorized access by non-42NPB personnel, and must not be sold, exchanged, or given away without prior written consent of the customer.

**Working with Independent Service Providers:**

As 42NPB periodically works with independent service providers, it must ensure that providers have security programs that meet the security objectives of this Policy.

Threats to Security Controls: 42NPB must take all measures possible to identify immediate or potential threats to the 42NPB's security controls, including:

- Proper disposal of confidential information
- Securing of confidential information
- Computer access to confidential data
- Employee violations of the Policy
- Computer hackers
- Unauthorized transaction to customer accounts
- Password integrity

Any breaches or attempted breaches of security must be reviewed and reported to the appropriate legal authorities, the Executive Committee, and the Board.

**Other Important Information:**

For California Residents Only: "How 42NPB responds to your browser's 'Do-Not-Track' signal"

42NPB does not respond to your 'Do-Not-Track' signal settings, nor do any of our third-party web site operators respond to 'Do-Not-Track' settings in consumers' browsers.

Neither 42NPB nor any of its third parties, engage in online behavioral tracking. Online behavioral tracking collects personally identifiable information related to a consumers' online activities "overtime and across different web sites" through the operator's website or online service.