

PRIVACY POLICY

(Effective 11/2014)

Pacific Premier Trust, a division of Pacific Premier Bank ("we") respects your desire for privacy and is committed to maintaining the confidentiality of your personal financial information. This document outlines our privacy policy for consumer visitors to our web site. If you are a consumer who has a continuing relationship with us, please see our [Privacy Notice](#) for additional details about our treatment of your personal information.

Visitors to Our Web Site. Visitors to our web site remain anonymous, unless they register for a service or otherwise elect to disclose their identity to us. Although we do not collect personally identifying information about persons who simply visit our site, we do collect certain limited information about visitors, such as their IP address (a numeric address assigned automatically to computers when they access the Internet). We also may place "cookies" on a computer to track a visitor's use of our web site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. We sometimes use cookies to help estimate the number of visitors to our site and to determine which areas are the most popular. Unless you register with us for a service (such as our online banking service), the cookie does not provide us with any personally identifying information about you, such as your name or address. Our technology only uses cookies for performance and security purposes. We do not sell or share data with any third parties.

Our Collection of Information About You. We may collect nonpublic personal information about you in order to understand your needs, administer our business, process transactions, and provide you with products and services. We obtain nonpublic personal information about you from the following sources when you request or obtain services from us:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets and income);
- Information about your transactions with us or others (such as your account balance, payment history, parties to transactions, and credit usage); and
- Information we receive from a consumer reporting agency (such as your creditworthiness and credit history).

Our Disclosure of That Information. We may disclose information about you, your accounts and transactions: (a) where it is necessary or helpful to effect, process or confirm your transactions; (b) to verify the existence, history and condition of your account for credit reporting agencies; (c) to comply with legal process, such as subpoenas and court orders; (d) to law enforcement authorities if we believe a crime has been committed; (e) if you give us your consent; and (f) as otherwise permitted by law.

We do not disclose nonpublic personal information about our current or former customers to others, except as set forth in our [Privacy Notice](#).

"Do Not Track" Settings. Your Internet browser may contain tools to request that web sites not track your online activities. Industry standards for this technology are evolving and we currently do not respond to or take any action with respect to the "do not track" settings in your Internet browser.

Online Activity. There are a number of third parties (e.g., social media companies and advertising networks) that may build profiles based on your browsing activity across one or more web sites over time. That information may be used, among other things, to target specific advertisements to you. If a third party cookie or similar tracking device is placed on your computer by one of these companies, it may be able to collect information about your browsing activity at our web site. In addition, our web site may contain advertisements, tools, or other services provided by third parties that may collect information about your online browsing activities over time and across different websites. If you provide us with nonpublic personal information about yourself, we do not share that information with third-parties except in accordance these terms and our [Privacy Notice](#).

State Rights. Depending on where you live, you may have additional privacy protections under some state laws. For example, certain state laws may restrict the types of information we may disclose about you, limit the parties with whom we may share such information, or require us to provide you with additional notices or opt-out rights. We will comply with applicable state laws before sharing nonpublic personal information about you. We may do this by sending a separate notice of those rights to you.

Maintaining Accurate Information. We have procedures in place that help us to maintain the accuracy of the personally identifiable information that we collect. Please contact our customer service center at 855.343.4070, if you believe that our information about you is incomplete, out-of-date, or incorrect. If you are an online banking customer of ours, visit our website at www.ppbi.com to review and correct information about yourself, such as a change in your name, address or e-mail address.

Information Security. We restrict access to nonpublic personal information about you to those employees who have a need to know such information (e.g., to process your transactions or provide services to you). We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Links to Other Web Sites. Our web site may feature links to third party web sites that offer goods, services or information. Some of these sites may appear as windows-within-windows at this site. When you click on one of these links, you will be leaving our site and will no longer be subject to this policy. We are not responsible for the information collection practices of the

other web sites that you visit and urge you to review their privacy policies before you provide them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy.

Services and Advertisements by Third Parties. Third parties may offer services from time to time at our web site. If you provide them with information, their use of that information will be subject to their privacy policy, if any, and will not be subject to this policy. If you accept third party goods or services advertised at our web site, the third party may be able to identify that you have a relationship with us (e.g., if the offer was only made through our site).

Minors. We feel strongly about protecting the privacy of children and teenagers. As such, we do not knowingly collect personally identifiable information from minors through our web site.

Changes to this Policy. We may add to, delete, or change the terms of this Consumer Online Privacy Policy from time to time by sending you a notice or posting a notice of the change (or an amended Consumer Online Privacy Policy) at this web site. If required by law, we will send you a notice of the change. Your continued use of our web site or any online service following notification will constitute your agreement to the revised Consumer Online Privacy Policy.

Questions. If you have any questions regarding this Consumer Online Privacy Policy, you can call us at 866.353.1476.

Pacific Premier Trust performs the duties of an independent custodian of assets for self-directed individual and business retirement accounts and does not provide investment advice, sell investments or offer any tax or legal advice. Clients or potential clients are advised to perform their own due diligence in choosing any investment opportunity as well as selecting any professional to assist them with an investment opportunity. Alternative investments are not insured by the FDIC; are not deposits or other obligations of, or are guaranteed by the Bank or any of its divisions; and are subject to investment risks, including possible loss of the principal amount invested. Pacific Premier Trust is not affiliated with any financial professional, investment sponsor, or investment, tax or legal advisor.

NON-DEPOSIT INVESTMENT PRODUCTS ARE NOT INSURED BY THE FDIC; ARE NOT DEPOSITS OR OTHER OBLIGATIONS OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS DIVISIONS; AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

California Notice at Collection

Last updated June 1, 2020.

INTRODUCTION

Pacific Premier Bank wants you to know about the personal information we collect and the purposes for which we will use that information. This notice is given pursuant to the California Consumer Privacy Act of 2018 (“**CCPA**”) and applies solely to individuals who are California residents.

DEFINITIONS

Let us begin by defining some terms that you will see in this notice.

- “**We**”, “**our**”, and “**us**” refer to Pacific Premier Bank, Commerce Escrow, and Pacific Premier Trust, which are divisions and tradenames of Pacific Premier Bank.
- “**You**” and “**your**” refer to a natural person who is a California resident.
- “**Personal Information**” is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular individual or household. “Personal Information” does not include information that is publicly available.
- “**Categories of Personal Information**” are as follows:
 - **Identifying Information** is information that identifies an individual, such as the individual’s name, social security number, government-issued identification number (e.g., driver’s license, identification card, or passport number) or other similar identifiers.
 - **Associated Information** is information that relates to, describes, or can be associated with a particular individual such as a signature, postal or email address, telephone number, insurance policy number, bank account or card number, and any similar information.
 - **Characteristic Information** is information related to characteristics of protected classifications under state or federal law, such gender or marital status.
 - **Commercial Information** is information of a commercial nature, such as records of personal property, products or services purchased or considered, or other purchasing histories.
 - **Biometric Information** is information related to the measurement or analysis of unique physical or behavioral characteristics, such as a fingerprint or voice pattern.

- **Internet Activity Information** is information related to internet or other electronic network activity, such as a search or browsing history, or interactions with a website.
- **Geolocation Information** is information or data related to a geographical location, such as a device or Internet Protocol (IP) location.
- **Audio Visual Information** is audio, visual, electronic, or similar information.
- **Employment Information** is professional or employment-related information, such as employment history or status.
- **Education Information** is personally identifiable education information that is not publicly available.
- **Inference Information** is inferences drawn from any other category of personal information to create a profile about an individual reflecting potential or probable preferences, behavior, abilities, or other similar predispositions.

All other terms defined in the CCPA or its implementing regulations have the same meanings when used in this notice.

COLLECTION OF PERSONAL INFORMATION

We collect personal information about consumers for the following business or commercial purposes:

- **Operational** – Providing services for ourselves, our customers or others, including (but not limited to) maintaining and servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, considering applications for employment, engaging in advertising or marketing, performing analytics, or similar services.
- **Commercial** – Activities that advance our commercial or economic interests (e.g., activities that induce customers to obtain or maintain products and services with us) or that enable or effect transactions.
- **Quality Assurance** – Activities to achieve, verify, or maintain the quality or safety of a product, service, or equipment that is furnished or controlled by us, or to improve such product, service, or equipment.
- **Security** – Activities to protect against malicious, deceptive, fraudulent, or illegal activity, detect security incidents, or hold the perpetrators of that activity responsible.
- **Debugging** – Debugging to identify and repair errors that impair existing or intended functionality.
- **Compliance** – Activities to achieve, verify, or maintain compliance with our policies and procedures or applicable legal and regulatory standards.

- **Audit** – Auditing compliance with our policies and procedures or applicable legal and regulatory standards.

Below is a list of categories of personal information we collect about consumers and our business or commercial purpose for collecting that information:

<i>Categories of personal information we collect</i>	<i>Business or commercial purpose for we will use the personal information</i>
Identifying information	Operational, commercial, quality assurance, security, compliance, and audit purposes
Associated information	Operational, commercial, quality assurance, security, compliance, and audit purposes
Characteristic information	Compliance and audit purposes
Commercial information	Operational, commercial, quality assurance, security, compliance, audit, and debugging purposes
Biometric information	Operational, commercial, quality assurance, and security purposes
Internet activity information	Operational, commercial, quality assurance, security, and debugging purposes
Geolocation information	Operational, commercial, quality assurance, and security purposes
Audio visual information	Operational, commercial, quality assurance, and security purposes
Employment information	Operational, commercial, quality assurance, and security purposes
Education information	Operational, commercial, quality assurance, and security purposes
Inference information	Operational, commercial, quality assurance, security, compliance, and audit purposes

ADDITIONAL INFORMATION

For more information about the personal information we collect and how we use it, or for additional information about rights that California residents have under the CCPA, please see our California Privacy Notice at www.ppbi.com/ccpaprivacynotice.

If you have any questions or concerns regarding this notice or our privacy practices, you can contact us by calling our toll-free at (855) 343-4070, writing us at: Pacific Premier Bank, Attn: Client Services., P.O. Box 25171, Santa Ana, CA 92799-9810, or stopping by at any of our California branch locations during normal business hours.