

FACTS

WHAT DOES PENSCO TRUST COMPANY 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 the 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 and account balances
- Account transactions and payment history
- Assets and investment experience

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 PENSCO Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PENSCO Trust Company 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	No	We don’t share
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	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing

- Call **800-962-4238**. A representative will assist you with your request, or
- Visit us online to review our policy and opt-out: www.pensco.com/legal/privacy

Questions? Call **800-962-4238** or visit www.pensco.com

Who we are

Who is providing this notice?

PENSCO Trust Company

What we do

How does PENSCO Trust Company 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.

How does PENSCO Trust Company collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Provide account information or give us your contact information
- Direct us to buy or sell securities
- Use your credit or debit card

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account, unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- PENSCO Trust Company is affiliated to the following entities: Opus Bank, a California Commercial Bank; Opus Financial Partners, LLC; Opus Equity Partners, LLC; and PENSCO Services, LLC.

Nonaffiliates

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

- Neither PENSCO Trust Company nor its affiliates share your information with nonaffiliates for marketing purposes.

Joint Marketing

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

- PENSCO Trust Company does not participate in joint marketing with nonaffiliates.