

# FACTS

## WHAT DO PREMIERWEST BANK AND ITS AFFILIATES 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 and checking account information
- Transaction history and credit history
- Account balances and retirement assets

### 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 PremierWest Bank and its affiliates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PremierWest Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call toll-free 1-800-708-4378
- Visit us online: [www.PremierWestBank.com/privacy](http://www.PremierWestBank.com/privacy)

Please Note:

If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

- Call toll-free 1-800-708-4378

## Who we are...

Who is providing this notice?

PremierWest Bank; PremierWest Investment Services, Inc.; Premier Finance Co.

## What we do...

How do PremierWest Bank and its affiliates 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.

Your nonpublic personal information is limited only to employees who need to know that information to provide products and services to you.

How do PremierWest Bank and its affiliates collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Deposit money or pay your bills
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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. See below for more on your rights under state law.

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

Your choices will apply to everyone on your account.

## Definitions...

Affiliates

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

- *Our affiliates include companies with a common corporate identity of PremierWest Bancorp: financial companies such as Premier Finance Co. and Premierwest Investment Services, Inc.*

Nonaffiliates

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

- *PremierWest Bank does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *Our joint marketing partners include credit card and insurance companies.*

## Other important information...

You may have other privacy protections under applicable state laws, to include California residents. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.

California Residents: The California Information Privacy Act provides additional protections to control whether we share some of your personal information.