

## HOW WE PROTECT YOUR INFORMATION

---

We work diligently to safeguard the information you give us. In fact, we developed the following privacy policy to ensure your confidentiality and maintain your confidence in us. We have strict policies and procedures in place to safeguard your privacy. We review & update our practices as needed to maintain security. This policy details the strict standards we have in place. For this reason, we ask you to please read the following information carefully.

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

---

We, our and us, when used in this notice, means Royal Bancshares of PA, Inc and its Affiliates. This is our privacy notice for our customers. When we use the word “you” and “your,” we mean all of our customers who have a continuing relationship with us, for example, a deposit account, loan account or safe deposit box.

We will tell you the sources for non-public personal information we collect about our customers. We will tell you what measures we take to secure that information. We will also tell you what information we share with other entities. We will explain your privacy rights and how you exercise them. If you share your account relationship with someone else, for example as a co-borrower or as a joint holder of a deposit account, we suggest that you share this information with each other to ensure that each of you is aware of our policy and your options.

## DEFINITION OF TERMS USED WITH REGARD TO YOUR PRIVACY

---

Non-public Personal Information means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

1

An Affiliate is a company we own or control, a company that owns or controls us or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A non-affiliated third party is a company that is not an Affiliate of ours.

Opt-out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice, if applicable.

## TYPES OF INFORMATION WE COLLECT

---

We collect non-public 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 our Affiliates
- Information about your transactions with non-affiliated third parties
- Information from consumer credit reporting agencies

## WE RESPECT YOUR PRIVACY

---

Royal Bancshares of PA, Inc and its Affiliates respect your privacy and value your trust. We take great care to ensure that your non-public personal information is kept safe from unauthorized access and would never share the information in violation of any regulation or law. We restrict access to non-public 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 non-public personal information and to assist us in preventing unauthorized access to that information.

2

## HOW WE SHARE INFORMATION WITH AFFILIATES

---

Information is shared with Affiliates for general business purposes such as to effect, administer or enforce a transaction requested by you. The information that we share with Affiliates is your name, address, transactions with us or our Affiliates such as your account balance, account activity, types of accounts, payment history, and parties to a transaction. Federal law allows us to disclose this information with our Affiliates. You do not have the right to opt-out of the disclosure of this information.

We do not share information not taken from transactions or our experience with you. This information includes non-public personal information we receive from you on an application or other forms such as social security number, assets and income and non-public personal information we receive from a credit reporting agency such as credit worthiness and credit history.

The Affiliates of Royal Bancshares of PA, Inc. include:

- Royal Bank America
- Royal Asian Bank
- RBA Leasing

In the future, we may disclose non-public personal information to additional Affiliates. This notice applies to any/all Affiliate(s) acquired or established after this date.

## HOW WE SHARE INFORMATION WITH NON-AFFILIATED THIRD PARTIES

---

We may, as permitted by applicable law, share information concerning our customers with third parties not affiliated with us:

- Where our customer has authorized us to share the information;
- Where it is necessary to process or complete

3

any transaction a customer has initiated with us or which affects any of a customer's accounts with us;

- Where the non-affiliated third party has been engaged by us to assist us in servicing our customer's accounts, such as in providing data processing support, account statement preparation and mailing or providing other services on our behalf;
- Where we have entered into a joint marketing agreement with the non-affiliated third party to offer certain financial products, such as insurance, to our customers;
- In order to verify the existence and condition of a customer's account for a third party, such as a credit bureau or a merchant in connection with a transaction involving our customer; or
- Where we believe the disclosure is required or permitted by law, such as in response to a subpoena or court order.
- When we provide access to information concerning our customers to non-affiliated third parties, such as data processing companies, who assist us in providing products and services to our customers, or companies who have entered into joint marketing agreements with us to offer certain financial products, we require those third parties to agree to protect the confidentiality of our customers' information and we prohibit those non-affiliated third parties from using our customers' information for any other purpose.

#### NON-PUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

---

We do not disclose non-public personal information about former customers, except as permitted by law.

#### PRIVACY AND SECURITY ON THE INTERNET

---

The digital age has made online banking an everyday reality. Our commitment to safeguard your privacy extends to the Internet. Here is some important information regarding our online process.

If you complete an online application, you will need to provide identification so that we can process your request and correspond with you.

If you bank online and want to access your account you will need to provide us with information requested so that we can verify your identity.

If you allow us to send you e-mail messages, we will retain the information you provide us in order to deliver e-mails of specific interest to you. If you choose to send an e-mail to us, we may retain the contents of your e-mail message, your e-mail address and our subsequent reply.

We may use cookies, which are pieces of data that help websites recognize return visitors to personalize and enrich your online visits with us and to collect site-visitation statistics. If you are uncomfortable with our use of cookie technology, you can set your browser to refuse cookies. Some of our services depend on cookies and you may not be able to use those services by refusing cookies.

Royal Bancshares of PA, Inc and its Affiliates or its service providers may also use "tracer" technology. For example, we may use tracers to determine if certain banner advertisements have been viewed or opened or if e-mail from us has been received and opened.

We may store the information collected during your visit on an electronic database. We use security measures to protect against loss, misuse and alteration of data stored in our systems.

**Third Party Websites.** Our website contains links to third party websites that you may find useful. Those sites have their own privacy policies. Once you leave our website, our privacy policy will no longer be in effect. You should review the privacy policy of any website before you provide personal or confidential information.

# Royal Bancshares of Pennsylvania, Inc.

## Privacy Policy CONSUMER PRIVACY POLICY Information Only No Response Necessary



Please note:

Your privacy is important to us. You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with Royal Bancshares of PA, Inc. and its Affiliates. You are asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.