



FACTS

WHAT DOES MIZRAHI TEFAHOT BANK LTD., LOS ANGELES 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 employment information
- Account Balance and transaction history
- Credit information and income

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 Mizrahi Tefahot Bank Ltd. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mizrahi Tefahot Bank Ltd. 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	NO	We Don't Share
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	NO	We Don't Share
For nonaffiliates to market to you	NO	We Don't Share

Questions?

Call 213-362-2999-or go to www.umtbusa.com

Who we are

Who is providing this notice?

Mizrahi Tefahot Bank Ltd., Los Angeles Branch

What we do

How does Mizrahi Tefahot Bank Ltd. 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.

They also include agreements with our employees and our service providers to maintain the confidentiality of your personal information.

How does Mizrahi Tefahot Bank Ltd. collect my personal information?

We collect your personal information, for example, when you

- Open an account or perform transactions
- Apply for a loan or make payments
- Provide employment information

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.

Definitions

Affiliates

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

- Our affiliates include financial companies such as: Mizrahi Tefahot Bank, Israel and its branches and subsidiaries.

Nonaffiliates

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

- Non-affiliates we can share with include: Item and/or Data Processors, Credit Bureaus, Appraisers, Title Companies and Check suppliers.

Joint marketing

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

- Mizrahi Tefahot Bank Ltd., Los Angeles Branch doesn't jointly market.

Other important information

California Residents: Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties while you are a resident of California.