

	Actual	Actual	Actual	Actual	Actual	Board Approved Budget 2014	2014 Year to Date As of 12/31/14	Monthly Detail Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	
REVENUE																				
Dues Income (4000)	\$148,188.16	\$165,090.31	\$167,943.88	\$168,978.46	\$179,224.81	\$168,000.00	\$151,483.01	\$151,483.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2014 Totals
Rental Ld income (4030)	\$3,975.99	\$5,008.76	\$4,965.66	\$4,965.66	\$5,199.32	\$5,000.00	\$0.01	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$151,483.01
Rental Ld expense (4040)	\$2,875.98	\$2,075.98	\$2,591.36	\$2,591.36	\$2,592.99	\$2,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Income (4100 + 4160 + 4200)	\$2,628.27	\$1,522.67	\$603.07	\$603.07	\$2,017.54	\$500.00	\$97.82	\$97.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$97.82
Totals	\$155,935.20	\$175,259.23	\$176,416.35	\$177,359.55	\$185,964.66	\$175,900.00	\$151,590.84	\$151,590.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$151,590.84
EXPENSE																				
Operating Expense																				
Propane (5020)	\$11,828.57	\$13,204.67	\$9,598.93	\$9,598.93	\$10,352.34	\$10,000.00	\$1,136.07	\$1,136.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,136.07
Water/Sewer (5100)	\$9,463.32	\$17,151.20	\$20,144.76	\$20,144.76	\$21,391.39	\$20,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trash (5050)	\$6,078.70	\$6,181.13	\$5,544.24	\$5,544.24	\$5,810.71	\$6,000.00	\$421.94	\$421.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fuel for Equipment (6030)	\$1,414.60	\$1,806.60	\$2,668.81	\$2,897.57	\$3,632.14	\$2,000.00	\$128.54	\$128.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Food Chemicals & Laundry Supplies (5110 + 5010)	\$2,897.44	\$2,437.48	\$2,437.48	\$2,437.48	\$5,654.56	\$5,000.00	\$49.51	\$49.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Laboratory (5070)	\$0.00	\$0.00	\$0.00	\$0.00	\$30.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Storage Gasoline (5070)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Equip/Tools/Landsc/Fertilizer (G011)	\$2,500.00	\$742.48	\$230.28	\$5,546.44	\$30,367.21	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash Flow Expenses (1135)	\$40,034.89	\$42,243.85	\$51,615.05	\$52,959.44	\$84,734.99	\$64,500.00	\$4,120.52	\$4,120.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,120.52
Operational Expense Sub-Total																				
Administrative Expenses																				
Audit Fees - calendar year (N/A)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Office Supplies & Postage (5505)	\$1,337.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Management Fees (5510)	\$19,390.00	\$15,240.00	\$15,240.00	\$15,240.00	\$17,602.88	\$17,500.00	\$1,420.00	\$1,420.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payroll (5412)	\$24,215.78	\$29,375.23	\$29,375.23	\$29,177.50	\$29,612.38	\$32,000.00	\$2,308.74	\$2,308.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Permit Fees (5420)	\$7,138.68	\$6,945.30	\$10,451.53	\$17,788.65	\$5,325.89	\$5,500.00	\$499.58	\$499.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Landscaping (5430)	\$0.00	\$227.53	\$541.23	\$1,169.54	\$657.46	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Misc. Administrative Fees (5520) (5410) (7900)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$91.00	\$91.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
License/Permit/Legal/Accounting Fees	\$3,448.32	\$3,725.00	\$4,444.12	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administrative Expense Sub-Total	\$51,719.07	\$47,635.20	\$52,886.91	\$52,959.11	\$59,453.08	\$59,600.00	\$4,929.32	\$4,929.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,929.32
Maintenance																				
Oil/Gal/Gal (5590)	\$5,590.23	\$0.00	\$0.00	\$0.00	\$0.00	\$4,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Road Repairs (5610)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Landscaping/Fertilizer (was 5115) - DO NOT USE	\$833.14	\$768.62	\$0.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Equipment Rental (G012)	\$221.16	\$895.03	\$0.00	\$536.89	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
General Repairs (pool & other) (5500)	\$2,590.92	\$24,372.65	\$19,041.15	\$19,041.15	\$43,898.22	\$30,000.00	\$7,195.23	\$7,195.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,195.23
Lighting (5590)	\$168.91	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sanitation Maintenance (5615)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sanitation Maintenance (5616)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pond Care (5014)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mosquito Abatement (2017)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Emergency (poos, pumps, etc.) (5111)	\$1,072.69	\$289.00	\$5,909.77	\$453.63	\$26,006.62	\$2,300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maintenance Expense Sub-Total	\$11,340.25	\$22,512.90	\$31,039.45	\$26,006.62	\$44,435.11	\$40,300.00	\$7,195.23	\$7,195.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,195.23
Taxes & Insurance																				
Property taxes (5150)	\$429.16	\$1,308.45	\$0.00	\$65.00	\$65.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Income taxes (G140)	\$29.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Insurance (\$120.0 + 5130)	\$12,747.18	\$13,522.87	\$9,469.30	\$11,053.93	\$12,000.00	\$12,000.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Insurance Expense Sub-Total	\$13,585.34	\$14,890.29	\$9,509.30	\$11,089.93	\$10,226.65	\$12,750.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gain Calendar Year Expenses	\$14.65	\$62.55	\$146,097.71	\$155,008.10	\$188,948.79	\$174,150.00	\$16,045.07	\$16,045.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,045.07
Loss Calendar Year Expenses	\$155,986.20	\$175,259.23	\$175,259.23	\$175,259.23	\$185,954.66	\$175,900.00	\$175,980.84	\$175,980.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$151,590.84
Net Addition or Deduction to Current Year Fund Balance	\$38,412.65	\$47,973.99	\$31,616.64	\$24,351.45	\$34,964.13	\$1,750.00	\$135,536.77	\$135,536.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$135,536.77



2050 Main Street, Suite 300, Irvine, CA 92614

February 7, 2014

LEISURE TIME RV PARK HOA INC  
RIVERSIDE MANAGEMENT CO INC  
8919 W ARDENE ST  
BOISE, ID 83709-2686

Dear Client,

On behalf of our entire company, welcome to the Sunwest Bank family! As you may have already heard, on January 31, 2014, Syringa Bank was closed by the Idaho Department of Finance. The Federal Deposit Insurance Corporation (FDIC) was then named Receiver. Subsequent to the closure, Sunwest Bank, headquartered in Irvine, CA acquired substantially all of the deposits and assets of Syringa Bank from the FDIC as Receiver for Syringa Bank.

No specific action is required by you at this time. You will continue to receive outstanding service from the banking professionals you have come to know and trust through the years. Only now, that same great local service will be backed by the combined expertise of two solid banking groups. The former Syringa Bank reopened Monday, February 3, 2014 as part of Sunwest Bank. While Sunwest Bank works to fully integrate the account records of Syringa Bank, you may continue to use your current bank branch and conduct your banking as usual. We will provide additional information in early May as we approach the account integration of the bank with details about any future changes.

There are no changes to existing credit or loan arrangements, credit cards, Individual Retirement Accounts, or safe deposit boxes at this time. Deposits will be separately insured from any accounts you may already have at Sunwest Bank for six months after January 31, 2014. Deposits at FDIC-insured institutions are now insured up to at least \$250,000 per depositor for each deposit insurance ownership category; see [www.FDIC.gov](http://www.FDIC.gov) for additional deposit insurance information.

If you have a Certificate of Deposit (CD) with Syringa Bank, we will honor the existing maturity date and the interest rates. Please see the reverse side of this letter for additional details on Certificates and other interest bearing deposit accounts. Depositors with CDs may continue the terms of their existing agreement or withdraw their deposits without penalty until the first maturity after January 31, 2014 (we will refer to this period as the "Penalty Free Withdrawal Period"). By permitting your CD to automatically renew, you will be deemed to have entered into a new deposit agreement with Sunwest Bank and the "Penalty Free Withdrawal Period" will no longer apply, provided this is not prohibited by Idaho Law. Please contact your relationship officer or branch office if you have questions about your loan, CD, or any deposit account:

<b>Orchard Place Branch</b>	<b>Phone:</b> 208.322.6363	<b>Fax:</b> 208.322.0980
<b>Meridian Crossroads Fairview Branch</b>	<b>Phone:</b> 208.887.4995	<b>Fax:</b> 208-887-4965
<b>One Capital Center Main St. Branch</b>	<b>Phone:</b> 208.336.6865	<b>Fax:</b> 208-336-5065
<b>Eagle Promenade Branch</b>	<b>Phone:</b> 208.947.9368	<b>Fax:</b> 208-938-4556
<b>Middleton Wellstone Branch</b>	<b>Phone:</b> 208.562.4161	<b>Fax:</b> 208-585-3763
<b>Lewiston Orchards Branch</b>	<b>Phone:</b> 208.750.4550	<b>Fax:</b> 208-743-9610

We are pleased with the opportunity to partner with the businesses and residents of Idaho and for Sunwest Bank to become part of your community. We want you to know that we will continue our steadfast commitment to delivering the same high-quality, relationship-based community banking experience that we take great pride in



having been founded upon. Sunwest Bank is a strong and well-capitalized community bank with offices in California, Arizona, Washington and now in Idaho. You can be confident that your deposits are in a stable bank with more than 45 years of experience. Sunwest Bank's net income nearly doubled in 2013 to 11.8 million and our Tier 1 Risk Based Capital ratio was more than twice the amount required by the FDIC to be considered well capitalized at 16.15%<sup>1</sup>. Maintaining a strong capital position and growing deposit base, we are able to provide the funding needed to actively lend in your community.

We have also enclosed a Notice to Depositors from the FDIC with additional information. Meanwhile, if you have any questions, please stop by your former Syringa Bank branch or contact me personally at (208) 221-0284. We appreciate your business and I look forward to personally meeting you.

Sincerely,



J. Chris Walsh  
CEO and President  
Enclosure: Sunwest Bank Privacy Notice  
Additional Information:

\*Certificate of Deposit: After the Penalty Free Withdrawal Period (previously defined), Sunwest Bank's standard early withdrawal penalty will apply and be calculated as follows: If term is 1-89 days – 7 days of interest earned on amount withdrawn. Terms of 90-179 days: 30 days of interest on the amount withdrawn. Terms of 180-365 days: 90 days of interest on the amount withdrawn and for terms 366 days or greater: 180 days of interest on the amount withdrawn

CDs from the Syringa Bank are separately insured until the earliest maturity date after the end of the six-month grace period. If the earliest maturity date of the CD is after this six-month period, the separate insurance will continue until this maturity date. If the maturity date is within the six months, (1) if the CD is renewed at the same dollar amount and for the same term as the original deposit, the separate insurance will last until the first maturity date after the six-month period; and, (2) if the deposit is renewed on any other basis or is not renewed at all, the separate insurance will only last until the end of the six-month period.

Interest on CDs (including Retirement Accounts) is credited and paid based on the most recent directions you provided to Syringa Bank. Compounding takes place only if interest is credited to the account. For example, if you requested that interest is credited to the Certificate of Deposit each month the compounding will be monthly, if you requested that interest is paid to you by check, there will be no compounding.

<sup>1</sup> This letter contains unaudited internally developed calculations and forward-looking statements as of December 31, 2013.



**Federal Deposit Insurance Corporation**  
1601 Bryan Street, Dallas, TX 75201

Division of Resolutions and Receiverships

**NOTICE TO DEPOSITORS OF  
SYRINGA BANK  
\*\*\*Your Institution Has Been Closed\*\*\***

**\*\*YOUR DEPOSITS HAVE BEEN TRANSFERRED  
TO ANOTHER INSTITUTION\*\***

On January 31, 2014 (the "Closing Date"), the Idaho Department of Finance closed Syringa Bank, Boise, ID 83706 (the "Failed Institution"), and appointed the Federal Deposit Insurance Corporation (the "FDIC") as Receiver (the "Receiver"). The FDIC, which insures your deposits in its corporate capacity, arranged for the transfer of your deposit(s) ("deposits") at the Failed Institution to another insured depository institution, Sunwest Bank, 2050 Main Street, Irvine, CA 92614 ("the New Institution"). This arrangement should minimize any inconvenience the closing of the Failed Institution may cause you. Although you may leave your deposits in the New Institution, you must take some action to claim ownership of your deposits.

**1. How to Claim Ownership of Your Deposits**

Under federal law 12 U.S.C. Section 1822(e) you must claim ownership of your deposits at the New Institution within eighteen (18) months from the Closing Date. If you do not claim your deposits at the New Institution by July 31, 2015, your deposits will be returned to the FDIC by the New Institution, and you may not be able to claim the deposits, except as described below in Section 2.

You may claim your deposits at the New Institution by taking any of the following actions within 18 months from the Closing Date. If you have more than one deposit account, your action in claiming your deposit in one account will automatically claim your deposits in all of your accounts.

- a. Making a deposit to or withdrawal from your account(s). This includes writing a check on any account or having an automated direct deposit credited to or an automated withdrawal debited from any account;
- b. Executing a new signature card on your account(s), entering into a new deposit agreement with the New Institution, changing the ownership on your account(s), or renegotiating the terms of a certificate of deposit account;
- c. Providing the New Institution with a completed change of address form; or
- d. Writing to the New Institution and notifying it that you wish to keep your account(s) active. Please be sure to include in this notice the name(s) on the account(s), the account numbers, and the signature of an authorized signer on the account(s), with name and address.

**You should know that bank drafts issued by the Failed Institution, including officer's checks, cashier's checks, money orders, dividend checks, interest checks, and expense checks, are all considered deposits and must be claimed within 18 months from the Closing Date.**

**2. Failure to Claim Ownership of Your Deposits within 18 Months**

If you do not claim ownership of your deposits at the New Institution within 18 months from the Closing Date, federal law, 12 U.S.C. Section 1822(e), requires the New Institution to return the deposits to the FDIC and the FDIC to deliver the unclaimed deposits as unclaimed property to the state listed in your address in the Failed Institution's records. If your address is outside of the United States, the FDIC is directed to deliver the unclaimed deposits to the state in which the Failed Institution had its main office. If

the state accepts custody of your deposits, you will have ten years from the date of delivery to claim your deposits from the state in accordance with its unclaimed property laws. If you do not claim your deposits from the state within the ten years, the funds will be returned to the FDIC, and you will be permanently barred from claiming your deposits. If the state declines to accept custody of your unclaimed deposits, you will be able to claim your deposits directly from the FDIC until the receivership is terminated. However, please note that a receivership may be terminated at any time. Once the receivership is terminated, you will not be able to claim your deposits.

### **3. Your Deposit Relationship With The New Institution**

The New Institution needs your correct address. If the address to which this notice has been addressed is no longer your current address, contact the New Institution to ensure that it has your correct address. Similarly, if you have not been receiving account statements, or you have changed your address, you should contact the New Institution. Remember, supplying a completed change of address form to the New Institution will serve to claim your deposits.

Your deposit agreement with the Failed Institution is no longer in force. The New Institution will determine the interest rate it will pay on your deposits and will notify you of its rate structure.

If you choose not to keep your deposits at the New Institution, you may withdraw your deposits without penalty. As stated above, if you have more than one account, withdrawing money from any one of the accounts will serve to claim all of your deposits.

### **4. Challenging Your Final Insurance Determination**

In the event you disagree with the FDIC's determination of your insurance coverage as represented by the accounts made available at the New Institution, you may seek a review of the FDIC's determination in the United States District Court for the federal judicial district where the principal place of business of the Failed Institution was located. **You must file your request for this review no later than 60 days after the date on which your deposits became available to you at the New Institution. Filing a request for review will not prevent you from using the funds in your new account.**



Rev. June 2010

## FACTS

### WHAT DOES SUNWEST BANK 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 income
- Account balances and transaction history
- Credit history and payment history

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 Sunwest Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sunwest Bank 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>	No	We don't share
<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	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call (714)730-4444 or go to [sunwestbank.com](http://sunwestbank.com)

Who we are	
Who is providing this notice?	Sunwest Bank & Sunwest Bancorp
What we do	
How does Sunwest Bank 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 Sunwest Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Sunwest Bank does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Sunwest Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Sunwest Bank does not jointly market.</i></li> </ul>