

**FACTS****WHAT DO the Western Alliance Bancorporation (WAL) Affiliate Banks (Bank of Nevada; Alliance Bank of Arizona, a division of Western Alliance Bank; Torrey Pines Bank; First Independent Bank, a division of Western Alliance Bank) DO WITH YOUR PERSONAL INFORMATION?**

F03-L459-9

**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 credit scores

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 WAL Affiliate Banks choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do the WAL Affiliate Banks 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	No
<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	No
<b>For our affiliates to market to you</b>	No	No
<b>For non-affiliates to market to you</b>	No	No

**Questions?**

If you have questions, please call us or go to our websites:

<b>Bank of Nevada</b>	<a href="http://www.bankofnevada.com">www.bankofnevada.com</a>	877-299-2265
<b>Alliance Bank of Arizona</b>	<a href="http://www.alliancebankofarizona.com">www.alliancebankofarizona.com</a>	877-273-2265
<b>Torrey Pines Bank</b>	<a href="http://www.torreypinesbank.com">www.torreypinesbank.com</a>	877-476-2265
<b>First Independent Bank</b>	<a href="http://www.firstindependentnv.com">www.firstindependentnv.com</a>	775-828-2000

Who we are	
Who is providing this notice?	<b>Western Alliance Bancorporation (WAL) Affiliate Banks</b> <i>(Bank of Nevada; Alliance Bank of Arizona, a division of Western Alliance Bank; Torrey Pines Bank; First Independent Bank, a division of Western Alliance Bank)</i>

What we do	
How do the WAL Affiliate Banks protect my personal information?	<p>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.</p> <p>We restrict access to only those employees who need to know information to provide products or services to you.</p>
How do the WAL Affiliate Banks 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 a safe deposit box</li> <li>■ apply for a loan or make a deposit</li> <li>■ pay your bills or use your 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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Western Alliance Bancorporation (WAL) affiliates include Bank of Nevada; Alliance Bank of Arizona, a division of Western Alliance Bank; Torrey Pines Bank; First Independent Bank, a division of Western Alliance Bank; Western Alliance Equipment Finance; Alliance Association Financial Services, a division of Bank of Nevada; PartnersFirst, a division of Torrey Pines Bank; Shine Investments; and Miller/Russell &amp; Associates, Inc. Affiliates do not share information to market to you.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ WAL affiliates do not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ WAL affiliates may jointly market with non-affiliated financial companies.</li> </ul>

Other important information	
Western Alliance Bancorporation <a href="http://www.westernalliancebancorp.com">www.westernalliancebancorp.com</a>	