

The Palomar Bancorp, Inc. “Do Not Call” Policy

Palomar Bancorp

Do Not Call Policy

Palomar Bancorp respects the wishes of those customers and prospective customers who do not want to receive telephone solicitation calls from Palomar Bancorp in their homes. It is the policy of Palomar Bancorp not to make a telephone solicitation call to:

- i) Any person who has requested that Palomar Bancorp not make such calls to the person's residence; or
- ii) Any person who has put his or her telephone number on a national or state Do Not Call Registry, except as otherwise permitted by law.

A "telephone solicitation call" means any call that is made for the purpose of encouraging the purchase of products and service from Palomar Bancorp.

Palomar Bancorp maintains a list containing the telephone numbers and names (if provided) of those persons who have told Palomar Bancorp that they do not want to receive telephone solicitation calls from us. Anyone may be placed on Palomar Bancorp's Do not Call list by

- i) Sending a written request to Palomar Bancorp at: 1947 Camino Vida Roble, Suite 215, Carlsbad, CA 92008
- ii) E-mailing Palomar Bancorp at: info@palomarbc.com
- iii) Calling Palomar Bancorp, toll free, at 866-442-8600

The request must provide the 10-digit residential telephone number that is not to be called and the person's name, if desired.

Once a request has been made, Palomar Bancorp will add the telephone number and name (if provided) to Palomar Bancorp's Do Not Call list within thirty (30) days. Palomar Bancorp will maintain the telephone number and name (if provided) on our Do Not Call list for five (5) years, unless a request is made by the person to have the number removed. If a person's telephone number changes, another request must be submitted to have the new number added to Palomar Bancorp's Do Not Call List.

Palomar Bancorp intends to comply with all federal and state Do Not Call Laws. Any questions concerning our Do Not Call Policy may be directed to:

Vincent Nowicki, President

1947 Camino Vida Roble, Suite 215

Carlsbad, CA. 92008

Palomar Bancorp is committed to honoring the requests of its current and prospective customers. In support of this commitment and pursuant to regulations set forth by the Federal Communication Commission (“FCC”), Palomar Bancorp’s Board of Directors has adopted the following policy. This policy statement is being provided to our customers.

Palomar Bancorp maintains a record of the name and contact telephone number for consumers who do not wish to be called. If you do not wish to receive sales calls from Palomar Bancorp, you can ask us to place your telephone number on our “Do Not Call” list. In compliance with federal and state laws, we will document your request immediately. Please allow up to 30 days for your telephone number to be removed from any sales programs that are currently underway.

- **Your request can be in writing or by phone, and must include at a minimum, your telephone number and name.**
- **If you have multiple phone numbers, tell us all numbers that you want to be included.**

Any e-mail or US postal communication to you confirming receipt of your “do not call” request will not be deemed to have violated this policy.

- Our “do not call” records are maintained for at least five (5) years, so those consumers will not be burdened with periodic calls to renew a “do not call” request.
- When we solicit prospective customers, we also honor “Do Not Call” requests on behalf of consumers listed on the National DO Not Call Registry maintained by the Federal Trade Commission and various state agency lists. The State of California “Do Not Call” regulations permit companies to contact their own customers even though they are on the “Do Not Call” lists. Therefore, if you are a customer, you may be contacted by us even though you are on a state or the national “Do Not Call” list. If you do not want to be contacted by Palomar Bancorp even though you are a customer, simply follow the steps above to be placed on the Palomar Bancorp “Do Not Call” list and your request will be honored.

Being on the Palomar Bancorp “Do not call” list means that you will not receive any sales calls by anybody representing Palomar Bancorp. We may still contact you, however, for non-solicitation purposes. This would include things like surveys, billing and other service-related matters.

- Any personnel involved with telemarketing and/or telephone solicitation with Palomar Bancorp are trained, informed and directed to comply with Palomar Bancorp’s “Do Not Call” Policy.
- Consumers must inform Palomar Bancorp of any changes in name or phone number if they move or wish to place a new telephone number on our “Do Not Call” Policy.
- **This policy does not cover independent third parties, who may, on their own initiative, conduct telemarketing and/or telephone solicitation to solicit consumers for Palomar Bancorp’s products or services.**
- If a consumer requests a copy of our “Do Not Call” policy, we will send a copy via US Mail or electronic mail. The “Do Not Call” policy is also posted on Palomar Bancorp’s Website at www.palomarbc.com.

Palomar Bancorp intends to comply with all federal and state do-not-call laws and regulations. If you have any questions or comments regarding Palomar Bancorp's "Do Not Call" policy, you may also contact:

Palomar Bancorp

1947 Camino Vida Roble, Suite 215

Carlsbad, CA 92008

Attention: Vince Nowicki

vnowicki@palomarbc.com