

UNITED BUSINESS BANK
CALIFORNIA CONSUMER PRIVACY ACT POLICY

Effective 01/01/2020

Pursuant to the California Consumer Privacy Act (CCPA), certain California residents are provided with specific rights regarding the personal information that is collected about them. If applicable, you have the right to request the personal information we collect about you, the right to request the personal information we sell or disclose for a business purpose about you, the right to opt-out of the sale of your personal information, the right to request we delete the personal information we collected about you, the right to designate an authorized agent and the right to be free of discrimination for exercising these rights, subject to applicable exemptions and exceptions.

Your Right to Know About Personal Information Collected, Disclosed, or Sold. A consumer has the right to request that we disclose what personal information we collect, use, disclose and sell. If you wish to submit a verifiable consumer request for personal information we collected, used, disclosed or sold you should:

- Call our Compliance Officer toll-free at 1-800-734-6888 or
- Visit us online at www.unitedbusinessbank.com and use the [Contact Us](#) link or
- Visit us in person at one of our Branch locations

In your verifiable consumer request you should include a description of your request including enough information for us to understand and respond appropriately.

Your request to us must be a verifiable request, meaning we must be able to verify your identity and that the personal information that we collected relates to you. In order to verify your identity we will identify you with information you have previously provided to us and with information about your account(s) or transactions. We may request additional information in order to verify your identity. We will respond within 45 days once we receive your request. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 days.

Collection of Personal Information (PI). Below is a list of categories of personal information we have collected about consumers in the preceding 12 months. For each category identified we have also provided the categories of sources from which we collected the personal information, the business or commercial purpose for collecting the personal information, and the categories of third parties with whom we share the personal information.

Categories of PI We Collect	Categories of Sources from Which We Collect the PI	Our Business or Commercial Purpose for Collecting the PI	Categories of Third Parties with Whom We Share the PI
<p>A. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.</p> <p>B. Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or</p>	<ul style="list-style-type: none"> •Directly from you such as when applying for or opening a deposit account or loan, or any related services; •Information received from credit reporting agencies; •Internet websites such as our Website and our Online Banking product, including social media such as LinkedIn; •Job application with us; •Government entities from which public records are obtained; •Consumer data resellers 	<ul style="list-style-type: none"> •To process loan or deposit account applications; •To service those products and services you have with us; •To consider your job application for hiring and provide employee benefits; •Auditing, related to a current interaction with the consumer and concurrent transactions, including but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards; •Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity; •Debugging to identify and repair errors that impair existing intended functionality; 	<ul style="list-style-type: none"> •Data analytics providers; •Government entities; •Law enforcement; •Operating systems and platforms

<p>health insurance information (California Civil Code § 1798.80(e)).</p> <p>C. Characteristics of protected classifications under California or federal law.</p> <p>D. Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p> <p>E. Biometric information; fingerprint from non-clients cashing on-us checks.</p> <p>F. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer’s interaction with an Internet Web site, application, or advertisement.</p> <p>G. Geolocation data.</p> <p>H. Audio, electronic, visual, or similar information.</p> <p>I. Professional or employment-related information.</p>		<ul style="list-style-type: none"> •Short-term, transient use, provided the personal information that is not disclosed to another third party and is not used to build a profile about a consumer or otherwise alter an individual consumer’s experience outside the current interaction, including but not limited to, the contextual customization of ads shown as part of the same interaction. •Performing services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider. •Undertaking internal research for technological development and demonstration. •Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business and to improve upgrade or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business. •To advance a person’s commercial or economic interests, such as by inducing another person to buy, rent, lease, join, subscribe to, provide or exchange products, goods, property, information or services or enabling or effecting, directly or indirectly, a commercial transaction. 	
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Disclosure or Sale of Personal Information. We have not sold personal information about consumers in the preceding 12 months for a business or commercial purpose.

We have disclosed personal information about consumers to third parties for a business or commercial purpose in the preceding 12 months. Below is the list of categories of information disclosed for business or commercial purposes.

- A. Identifiers
- B. Personal Information listed in California Civil Code § 1798.80(e)
- C. Protected classifications under California or federal law.
- D. Commercial information
- E. Biometric Information
- F. Internet or other electronic network activity information
- G. Geolocation data
- H. Audio, electronic, visual or similar information
- I. Professional or employment-related information

We do not sell the personal information of minors under 16 years of age without affirmative authorization.

Right to Request Deletion of Personal Information. You have the right to request the deletion of any personal information about you which we have collected or maintained, subject to applicable exceptions. If you wish to submit a verifiable consumer request to delete the personal information we collected or maintain about you, you may:

- Call our Compliance Officer toll-free at 1-800-734-6888 or
- Visit us online at www.unitedbusinessbank.com and use the [Contact Us](#) link or
- Visit us in person at one of our Branch locations

In your verifiable consumer request you should include a description of your request including enough information for us to understand and respond appropriately

Your request to us must be a verifiable request, meaning we must be able to verify your identity and that the personal information that we collected relates to you. In order to verify your identity we will identify you with information you have previously provided to us and with information from your account(s) or transactions. We may request additional information in order to verify your identity. We will respond within 45 days once we receive your request. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 days.

Exceptions to our deletion responsibilities include, but are not limited to, information necessary to:

- Complete the transaction for which the personal information is collected;
- Provide a good or service requested by you or reasonably anticipated within the context of our ongoing business relationship with you;
- Perform a contract between us and you;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or to prosecute those responsible for that activity;
- Debug to identify and repair errors;
- To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with a legal obligation;
- Otherwise use your personal information internally in a lawful manner that is compatible with the context in which you provided the personal information.

Authorized Agent. You may designate an authorized agent to make a request under the CCPA on your behalf. We retain the right to verify the legitimacy of that designation, and to identify both you and the agent. We will identify you with information you have previously provided to us and with information about your account(s) or transactions.

Right to Opt-Out of the Sale of Personal Information. You have the right to opt-out of the sale of your personal information. However, we do not and will not sell the personal information of consumers to third parties.

Right to Non-Discrimination for the Exercise of Your Privacy Rights. You have a right not to receive discriminatory treatment by us for the exercise of any privacy rights conferred by the California Consumer Privacy Act (California Civil Code § 1798.100 et seq.) Unless permitted by the CCPA, we will not do any of the following if you exercise any of your rights listed above:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through the use of discounts or other benefits or impose penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services of a different level or quality.

Contact for More Information. For questions or concerns about our CCPA Policy you should:

- Call us toll-free at 1-800-734-6888 or
- Visit us online at www.unitedbusinessbank.com and use the [Contact Us](#) link or
- Visit us in person at one of our Branch locations

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