

UNITED BUSINESS BANK
CALIFORNIA CONSUMER PRIVACY ACT
as amended by the California Privacy Rights Act
NOTICE AT COLLECTION OF PERSONAL INFORMATION
Effective 01/01/2023

Pursuant to the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA), 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, share 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 or correct 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.

Collection of Personal Information (PI). We collect the below categories of personal information. We use the personal information we collect about you for the below business or commercial purposes. We do not sell PI or share it for cross contextual behavioral advertising.

Categories of PI We Collect	Business or Commercial Purpose for Which We Will Use 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 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> <p>J. Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99)</p> <p>K. Inferences drawn from any of the information identified in the CCPA to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p> <p>L. Sensitive Personal Information defined as:</p> <ol style="list-style-type: none"> 1. A consumer’s social security number, driver’s license, state identification card or passport number; 	<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; •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; •Manage and document your employment with us and employment related actions;

<p>2. A consumer’s account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;</p> <p>3. A consumer’s precise geolocation;</p> <p>4. A consumer’s racial or ethnic origin, religious or philosophical beliefs, or union membership;</p>	<ul style="list-style-type: none"> •Maintain your employee information in company directories; •Maintain emergency contact and beneficiary details •Administer employee engagement programs including online surveys; •Use corporate communication tools such as video conferencing; •Administer occupational safety and health programs; •Protect the safety and security of our workforce, guests, property, and assets including monitoring activities in our facilities and activity using our computers, devices, networks, communications and other assets and resources; •Detect security incidents and other fraudulent activity; •Investigate and respond to claims; •Comply with applicable laws (e.g. health and safety, employment laws); •Use in ways we have told you about for our business activities; •Administer behavioral exams; •Obtain access to certain Company physical structures and facilities; and •Manage student intern programs
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Length of Retention of PI. United Business Bank will retain the categories of PI listed above based on our internal Record Retention Schedule and applicable laws and regulations.

For more information about our [CCPA Policy](#) please visit us online at www.unitedbusinessbank.com and use the [Privacy Policy](#) link.

Date Last Updated. 01/01/2023