

UNITED BUSINESS BANK
CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AT COLLECTION OF PERSONAL INFORMATION
 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.

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 business or commercial purpose for collecting the personal information.

Categories of PI to be Collected	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>	<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.

Sale of Personal Information. We have not sold any personal information about consumers in the preceding 12 months for a business or commercial purpose.

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

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

Date Last Updated. 01/15/2020