



CALIFORNIA CONSUMER PRIVACY ACT NOTICE

To provide a financial product or service, Golden State Bank collects information on customers to establish and service the financial product or service. We are providing this policy notice to disclose your rights as a California resident of what personal information is collected, the source of that information, and who we share that information with.

Last Updated: January 1, 2024

REQUEST TO KNOW

As a California resident, you have the right to request the Bank to disclose to you what personal information it collects, uses, discloses, and sells (Golden State Bank does not sell personal information for business or commercial purposes).

To submit a request, you can either call us at 888.972.7696 or send your request to:

Golden State Bank
Attention: Central Services
870 N. Mountain Ave. Suite 127
Upland, CA 91786

Phone Request

If you call us at the number above, you must provide us with your full name and other personal information to verify your identity.

Written Request

To ensure we only provide your personal information, please provide your full name and phone number so we may contact you to further validate your identity.

REQUEST TO DELETE, CORRECT OR LIMIT

In addition to your rights to know, you also have the right to request deletion, correction, or limitation of personal information the Bank collected, used, disclosed, and sold (Golden State Bank does not sell personal information for a business or commercial purpose).

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REQUEST TO OPT OUT OF THE SALE OF PERSONAL INFORMATION

Golden State Bank does not sell personal information for business or commercial purposes.

NON-DISCRIMINATION RIGHTS

As a consumer, you have the right not to receive discriminatory treatment for exercising the privacy rights conferred by the California Consumer Privacy Act.

AUTHORIZED AGENT

A consumer may designate an authorized agent by i) providing us written permission for that authorization, ii) meeting the definition of an authorized agent under CCPA, and iii) our ability to verify the consumer's own identity through our validation process.

COLLECTION AND DISCLOSURE OF PERSONAL INFORMATION

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information"). In particular, we have collected the following categories of personal information relating to California residents within the last twelve (12) months:

- Identifiers include name and government-issued identifier (e.g., Social Security number, legal first name, last name, etc.)
- Personal information, as defined in the California safeguards law, such as contact information and financial information (email address, current address, phone number, date of birth)
- Characteristics of protected classifications under California or federal law, such as sex and marital status or beneficiary information
- Commercial information, such as transaction information and purchase history
- Internet or network activity information, such as browsing history and interactions with our website
- Geolocation data, such as device location and Internet Protocol (IP) location
- Audio, electronic, visual, and similar information, such as call and video recordings
- Professional or employment-related information, such as work history and prior employer

The categories of sources from whom we collected this Personal Information are:

- Directly from a California resident or the individual's representatives
- Service Providers, Consumer Data Resellers, and other third parties
- Public Record Sources (Federal, State or Local Government Sources)

The categories of third parties to whom we disclosed Personal Information for our business purposes described in this privacy disclosure are:

- Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing, and marketing research activities
- Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries, and auditors, who promote the Bank and its financial services and products to customers and other prospective buyers
- Government Agencies, as required by laws and regulations

Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to provide our products and services, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing transactions, verifying customer information, processing payments, providing financing, or providing similar services.
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity.
- Complying with laws and regulations and with other legal processes and law enforcement requirements.

We will retain the personal information disclosed to us for the period of time reasonably necessary to achieve the disclosed collection and use purposes.

CHANGES TO THIS DISCLOSURE

This Disclosure is subject to change. Please review it periodically. If we make changes to this Disclosure, we will revise the "Last Updated" date at the top of this Disclosure.

CONTACT INFORMATION

For questions or concerns about the Bank's privacy policies and practices, contact us at 888.972.7696 or at:

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Upland, CA 91786