

Effective August 19, 2022

Golden State Bank respects your right to privacy and understands that visitors to www.goldenstatebank.com (“Site”) need to control the use of their personal information. The privacy policy below describes some measures to protect your privacy in connection with your use of our site.

PERSONAL INFORMATION IN ELECTRONIC BANKING

This Online Privacy Policy only relates to the information we collect online. See our general privacy notice under Federal law for more information. How we handle information about you when you visit our website will depend on what you do when visiting the site.

PROCESS TO REQUEST CHANGES TO PERSONAL INFORMATION

The Bank wishes to maintain complete and accurate information about you and your account(s), including information you have entered through the Golden State Bank site. The Bank has established procedures to assist you should you ever believe that our records contain inaccurate or incomplete information about you. Please contact us at (909) 981-8000 or log into Online Banking, select Secure Messages, select New, and send a secure email to request changes to your Personal Information. The Bank will investigate your concerns and promptly correct any inaccuracies.

“JUST VISITING” OUR WEBSITE

If you visit our website to read information and do not use any of our online services, then we collect and store only the name of the domain from which you access the Internet, the date and time you access our website and the Internet address of the website from which you linked directly to our website. We may record the “IP address” assigned to you by your internet service provider as part of this process. We use the information we collect to measure the number of visitors to the different sections of our site, and to help make our website more useful to visitors.

USING SERVICES

When you visit our website or use our electronic banking services, there may be times when you are asked to provide information about you that is personally identifiable (“Personal Information”). This may include the following:

- Your first, middle and last name

- Your home or other physical address (including street name and name of a city or town)
- Your e-mail address
- A telephone number
- Social security number
- Account number
- Date of birth
- Mother's maiden name
- Password or any other identifier that permits physical or online contact with you

Personal Information might be needed or requested from you for you to register for online banking or other services, or to fill out our forms or applications for services or to accomplish transactions you request. This may result in sharing of Personal Information with third parties (such as data processors or service bureaus) as part of servicing your accounts or transactions.

COOKIES

"Cookies" are a technology that can collect, store and sometimes track information. A cookie is a small data file that can be placed on your hard drive when you visit certain websites. We may use cookies in this manner. If you wish, you may modify your browser to disable cookies, including session cookies.

E-MAIL

You may also decide to send us information that personally identifies you, for example, in an e-mail message. We will use that information to respond to the inquiry and provide accurate information in response to questions. If you visit our website or engage in any online services that we offer, then we may collect and store these categories of Personal Information. We will not share the Personal Information you provide us at our website or by e-mail, except as described below. The Personal Information we obtain from you is stored with us if it is to be used on an on-going basis.

CATEGORIES OF THIRD-PARTIES WITH WHOM THE BANK MAY SHARE INFORMATION

Presently, we disclose Personal Information to third-party persons about our customers or former customers only as permitted by law in connection with the administration, processing or servicing of accounts.

We will not share your personally identifiable information with third parties except as permitted by law to those third-party persons or entities that perform services for us on your behalf. This may also include disclosure to a credit reporting agency or in response to a subpoena or other legal process; disclosure to protect against fraud, or as part of an audit or

examination; and disclosure to protect and defend our rights and property or to act in an emergency or to protect someone's safety. As we develop our business, we may also buy and sell assets, and your Personal Information may be one of the transferred assets.

In the event that we are acquired by another company, your personally identifiable information may be part of the assets transferred to the acquiring party. Please be aware that other services, provided by other companies via links to their website from our website, are not subject to this policy.

We encourage you to review third party service providers' privacy policies before sharing your Personal Information.

We do not permit any third party tracking of your visit to our website, nor do we track your activity for any marketing purposes. We do not comply with browser "do not track" signals, as the tracking we perform is for security measures when accessing online banking services.

NOTIFICATION OF CHANGES

This Online Privacy Policy is subject to change at any time. We will communicate any material changes to you as required by law. We will post the revised online privacy notice on our website home page. Our home page will also have a statement notifying readers that our online privacy notice has changed and the effective date of changes. Also the effective date stated at the top of this policy will be revised in conjunction with any material updates performed.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT

Our website is not directed to children under the age of 13. We do not knowingly solicit data from, and do not knowingly market to, persons under the ages of 13.

[Children's Online Privacy Act](#)

UPDATES TO THE ONLINE PRIVACY NOTICE

This Online Privacy Notice is subject to change. Please review periodically. If we make changes to the Online Privacy Notice, we will revise the "Last Update" date at the top of this Notice. Any changes to this Notice will become effective when we post the revised Notice on our site. Your use of our site following these changes means that you accept the revised Notice.