

California Consumer Privacy Act Notice

You have rights pertaining to the personal information we collect about you.
Please read the following information carefully.

The California Consumer Privacy Act (CCPA) gives California consumers the right, with some limitations, to request a business that collects personal information about them to tell them the following:

- 1) The categories of personal information collected.
- 2) The categories of sources the personal information is collected from.
- 3) The business purpose for collecting personal information.
- 4) The categories of third parties the business shares personal information with.
- 5) The specific pieces of personal information it has collected.

Information We Collect

In order to meet your banking and financial service needs, we may collect personal information from the following categories:

- (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.
- (B) Personal information including categories such as account number, credit card number, debit card number, or any other financial information.
- (C) Characteristics of protected classifications under California or federal law such as race and gender.
- (D) Commercial information, including personal property records, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- (E) Biometric information.
- (F) Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with a website, application, or advertisement.
- (G) Geolocation data.
- (H) Audio, electronic, visual, thermal, or similar information.
- (I) Professional or employment-related information.
- (J) Education information.
- (K) Inferences drawn from any of the information above to create a profile about you reflecting your preferences, characteristics, behavior, attitudes, abilities, and aptitudes.

Sources of Personal Information

We may obtain personal information from the following sources:

- Directly and indirectly from you in order to establish and continue your business relationship with us.
- Directly and indirectly from activity on our website.
- From third-parties that interact with us in connection with the products and services we provide.

Purpose of Personal Information

We may use or share the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, to process your transactions, maintain your account(s), or report to credit bureaus.
- To provide you with the information, products, or services you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news that may be of interest to you.
- To meet our obligations and enforce our rights arising from any contracts we enter into with you, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our clients, or others.
- To respond to law enforcement requests, and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collect for purposes, other than described above, without providing you notice.

Sharing Personal Information

We may share your personal information with third parties for business purposes. When we share personal information, we enter a contract with the third party or service provider that describes the purpose of the shared information and requires the recipient to keep it confidential, ensure its protection, and to prohibit its use for any purpose except as required to perform the contract. UniBank and its affiliates do not sell personal information.

Your Rights and Choices

This section describes your CCPA rights and explains how to exercise those rights. There are limitations to these rights based on federal and state laws that govern the activities of financial institutions.

Access to Specific Information

The CCPA gives you the right to request that we disclose certain information to you about the personal information we have collected about you and used over the past 12 months. As a financial institution, UniBank must meet regulatory requirements for data protection and privacy. Based on these requirements, UniBank cannot provide specific pieces of personal information about consumers.

Deletion Request Rights

The CCPA gives you the right to request that we delete certain information about you collected during the past 12 months. As a financial institution, UniBank must meet regulatory requirements for data protection, privacy, and record retention. Based on these requirements, UniBank cannot delete personal information collected about consumers upon request, but we will delete information in a secure manner consistent with our record retention requirements.

California Non-Discrimination

We will not discriminate against you for exercising your CCPA rights.

Verifiable Consumer Request

The CCPA requires us to verify your identity to comply with your information request. Only you or your authorized agent under California law, may make a request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

When you contact us, we will ask you (or your authorized agent) to:

- Provide sufficient information for us to reasonably verify you are the person we collected personal information about.
- Describe your request with enough detail for us to properly understand, evaluate, and respond to it.

Response Timing and Format

- We will respond to a verifiable consumer request within 45 days. If we require more time, we will tell you in writing.
- If you have an account with us, we will send our written response to the contact information you provided for your account. If you do not have an account with us, we will send our written response by mail or electronically, based on your preference.
- We will only provide information covering the 12-months preceding your request.
- We cannot respond to your request if we cannot verify your identity or your agent's authority to make the request. If we cannot verify you or your agent's identity, or cannot comply with your request for other reasons, we will tell you, in writing, and explain why we cannot complete your request.
- You do not need an account with us to make a request.

- We will not charge a fee to process your request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to our information sharing practices, we will notify you by email or through a notice on our website.

Contact Information

If you have questions or comments about this notice, our Privacy Policy, the ways we collect and use your personal information, your choices, and rights regarding use, or wish to exercise your rights under California law, please contact us:

Phone: 1 (800) 940-9698

Website: www.unibankusa.com