

## **CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY**

We are required to provide California residents with a comprehensive description of our online and offline privacy policy and practices regarding the collection, use, disclosure, and retention of your personal information (our "Information Practices"); to inform you of your rights regarding your personal information; and to provide you with any information necessary for you to exercise those rights.

### ***Your Rights Regarding Your Personal Information***

**(1) Right to Know.** You have the right to know the personal information that we collect, use, and disclose about you, including the categories of personal information; the categories of sources from which the personal information is collected; the business or commercial purpose for collecting personal information; the categories of third-parties to whom we disclose personal information; and the specific pieces of personal information that we have collected about you. Subject to certain exceptions, we will provide you with all of your personal information that we have collected or maintained. This will include any personal information that our service providers or contractors have collected pursuant to their written contract with us.

**(2) Right to Delete.** You have the right to request us to delete any personal information that we have collected about you. Subject to certain exceptions, we will delete the personal information that we have collected about you from our records, and we will direct any service provider or contractor to delete your personal information from their records.

**(3) Right to Correct.** You have the right to request us to correct any inaccurate personal information that we maintain about you. Subject to certain exceptions, we will correct the personal information that we maintain about you on our existing system, and we will direct any service provider or contractor that maintain the personal information at issue pursuant to their written contract with us to make the necessary corrections on their systems.

**(4) Right to Not Receive Discriminatory Treatment.** You have the right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the California Consumer Privacy Act ("CCPA"). A price or service difference is discriminatory and prohibited if we treat you differently because you exercised a right conferred by the CCPA or its issuing regulations. A price or service difference is non-discriminatory if it is reasonably related to the value of your data.

### ***Types of Personal Information***

#### **Collected Personal Information**

**Categories of Personal Information.** We collected the following categories of personal information in the preceding 12 months:

- 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.

**Categories of Sources.** We collected your personal information from the following type of people or entities:

- 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.

**Business or Commercial Purposes.** We collect your personal information for these business or commercial purposes:

- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes
- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution
- Undertaking internal research for technological development and demonstration

**Personal Information Is Not Sold or Shared.** We have not sold or shared your personal information to any third-parties in the preceding 12 months.

**Disclosed Personal Information**

**Categories of Personal Information.** We disclosed the following categories of personal information to third-parties in the preceding 12 months:

- 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

**Categories of Third-Parties.** For each type of personal information identified above, we disclosed that type of information to the following third-parties:

Personal Information	Third-Parties
Identifiers	Check Printers Credit Bureaus

**Business or Commercial Purposes.** We disclose your personal information for these business or commercial purposes:

- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution

***How to Submit a Request Regarding Your Personal Information***

You can submit a verifiable request to know, request to delete, or request to correct your personal information to us. We will verify that you are the person who we have collected information about by . No later than 10 business days after receiving your request(s), we will confirm that we received your request(s) and provide you with information on how we will process your request(s). We will respond to your request to know, request to delete, or request to correct no later than 45 calendar days after receiving your request(s). If we cannot verify your identity within this time period, we may deny your request(s) in whole or in part and will inform you that your identity cannot be verified. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 calendar days. Our response will cover the 12-month period preceding our receipt of your request.

You can submit your request to know, request to delete, and request to correct by calling us toll-free at (800)272-9933. You can also submit your request to know by using any of the following methods:

- [www.bannerbank.com](http://www.bannerbank.com)

**Authorized Agents.** We may allow an authorized agent to make a request to know, request to delete, or request to correct on your behalf. We may require written proof that you have given the agent permission to submit a request on your behalf, require the agent to verify their identity with us, or require you to confirm with us that you have provided the agent permission to submit the request. If you are an authorized agent, you may make these requests by following these instructions: 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.

**Contact Information**

For information about our privacy policy and Information Practices, you can contact us by Phone: (800) 272-9933 or Website: [www.bannerbank.com](http://www.bannerbank.com).