



California Consumer Privacy Act (CCPA)

Notice at Collection

Last Updated: January 1, 2023

This California Consumer Privacy Act Notice explains how California Bank of Commerce ("CBC") collects, uses, and discloses Personal Information relating to California residents covered by the California Consumer Privacy Act ("CCPA") of 2018 and related amendments.

Personal Information under the CCPA is information that identifies, relates to, or could reasonably be linked directly or indirectly with a California resident. The specific Personal Information that CBC collects, uses, and discloses covered by the CCPA will vary based on your relationship or interaction with us.

Personal information does not include publicly available information from government records, de-identified or aggregated consumer information or Information excluded from the CCPA's scope, like personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (CFIPA).

Collection and Disclosure of Personal Information

CBC may collect and use the Personal Information relating to California residents for the purposes described in our Privacy Policies and for the following business purposes specified in the CCPA:

Personal Information California Bank of Commerce Collects	
Categories of Information	How We Use Personal Information
Identifiers: A real name, alias, postal address, email address, unique personal identifier, online identifier, Internet Protocol address, account name, social security, driver's license or passport number, or other similar identifiers.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.▪ Enable information security, detect security incidents and authenticate your identity.▪ To engage in or maintain an employment relationship with you or for other employment related purposes.▪ For payroll, tax and benefit purposes.▪ To support our audit, legal, regulatory, and compliance obligations.



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Personal Information: Personal information categories listed in California Customer Records statute (Cal. Civ. Code § 1798.80(e)): In addition to the identifiers above name, signature, state identification card number, physical characteristics or description, insurance policy number, education, employment or employment history, bank account number, credit card number, debit card number, or any other financial information or medical information or health insurance information.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.▪ Enable information security, detect security incidents and authenticate your identity.▪ To engage in or maintain an employment relationship with you or for other employment related purposes.▪ For payroll, tax and benefit purposes.▪ To support our audit, legal, regulatory, and compliance obligations.
Protected Classes Characteristics: Characteristics of protected classifications under California or federal law, such as race, national origin or gender.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ For Equal Opportunity Employment purposes.▪ For Diversity and Inclusion programs.▪ Investigate Complaints and Grievances.▪ To support our audit, legal, regulatory, and compliance obligations.
Commercial Information: Commercial information, including records of personal property, products and services purchased and purchasing habits.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.▪ Enable information security, detect security incidents and authenticate your identity.▪ To support our audit, legal, regulatory, and compliance obligations.
Internet or Online Information: Internet or other similar network activity, such as: Information regarding a consumer's interaction with a CBC website or application, browsing history or search history.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.▪ Enable information security, detect security incidents and authenticate your identity.▪ To support our audit, legal, regulatory, and compliance obligations.
Geolocation Data: Geolocation data, such as device or personal location.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.



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	<ul style="list-style-type: none">▪ Enable information security, detect security incidents, and authenticate your identity.▪ To support our audit, legal, regulatory, and compliance obligations.
Sensory Data: Audio, electronic, visual, thermal, olfactory, or similar information.	<ul style="list-style-type: none">▪ To protect, detect, investigate, report and prevent financial crime.▪ Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights.▪ Maintain and service your account, including processing transactions.▪ Enable information security, detect security incidents, authenticate your identity, and perform due diligence.
Professional or Employment-Related Information: Employment related records such as work history and prior employer.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ Provide job related notifications, conduct research to assess job qualifications and employment processing.▪ To support our audit, legal, regulatory, and compliance obligations.
Inferences: Inferences drawn from other personal information such as profiles reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.▪ To engage in or maintain an employment relationship with you or for other employment related purposes.
Sensitive Personal Information: Personal information that reveals social security, driver's license, state identification card, or passport number; account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation, health information, racial or ethnic origin, or union membership; contents of a consumer's mail, email, and text messages unless the CBC is the intended recipient of the communication.	<ul style="list-style-type: none">▪ To fulfill or meet the purpose for which you provided the information.▪ To provide you support and to support and respond to your inquiries.▪ To process your requests, transactions and payments and prevent transactional fraud.▪ Enable information security, detect security incidents and authenticate your identity.▪ To engage in or maintain an employment relationship with you or for other employment related purposes.▪ For payroll, tax and benefit purposes.▪ To support our audit, legal, regulatory, and compliance obligations.

Disclosure or Sale of Personal Information



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California Bank of Commerce does not sell or share your Personal Information as those terms are defined by the CCPA.

- In the previous 12 months CBC has not sold information about consumers.
- In the previous 12 months CBC has disclosed personal information to service providers for a business purpose to assist in providing products and services to you, to comply with legal or regulatory requirements and employment related purposes.

California Bank of Commerce California Consumer Privacy Act Policy

The [California Bank of Commerce CCPA Privacy Policy](#) is available for review or download.

Changes to the CBC California Consumer Privacy Act Policy

California Bank of Commerce may make periodic changes to CBC's CCPA Policy. When these changes occur, CBC will post the new policy on our website and change the "Last Updated" date. When appropriate, CBC may notify you through other means.

Contact Information

If you have any questions or comments about this Notice or the ways in which CBC collects and uses your information please contact us at:

Phone: 833-869-0492

Email: privacy@bankcbc.com

California Bank of Commerce

Attn: CCPA Requests

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Walnut Creek, CA 94597