

FACTS

WHAT DOES *Savings Bank* OF MENDOCINO COUNTY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account Balances
- Transaction History and Payment History
- Checking Account Information
- Wire Transfer Instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons *Savings Bank* OF MENDOCINO COUNTY chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Savings Bank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are

Who is providing this notice?

Savings Bank OF MENDOCINO COUNTY

What we do

How does *Savings Bank* protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does *Savings Bank* collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes-information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Savings Bank* OF MENDOCINO COUNTY has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Savings Bank* OF MENDOCINO COUNTY does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Savings Bank* OF MENDOCINO COUNTY does not jointly market.

Questions?

Call 707-462-6613 or 1-866-774-8220 or go to www.savingsbank.com

OUR CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

This policy was last updated on January 1, 2020

Your Right to Know About Personal Information Collected, Disclosed, or Sold

A consumer, who is a California resident, has the right to request that we disclose what personal information we collect, use, disclose and sell.

If you wish to submit a verifiable consumer request for personal information we collect, use, disclose or sell you may:

Call us at 1-866-774-8220

Access our *Contact Us* form online at <https://www.savingsbank.com/contact.php>

Log into your Online Banking account and click on Contact us then click Send a Secure Message.

Come into one of our banking centers and ask one of our associates for a CCPA Request Form.

We reserve the right to verify the legitimacy of all requests, using specific information you can provide that matches our records.

Collection of Personal Information (PI)

<u>Categories of PI we Collect</u>	<u>Categories of Sources from Which We Collect the PI</u>	<u>Our Business or Commercial Purpose for Collecting the PI</u>	<u>Categories of Third Parties with Whom We Share the PI</u>
Identifiers including but not limited to: name, social security number, driver's license number, passport number, governmental identification card, or other similar identifiers	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> • Job application • Information you input to our Human Resource Information System. <p>Others:</p> <ul style="list-style-type: none"> • Information you provided to us when applying for or opening a deposit account or loan, or any related services • Information you provided to us to perform a transaction on behalf of yourself or someone else 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> • To screen, interview, hire job applicants. • To compensate, insure, administer benefits, administer employment related actions, communicate, and manage • To provide employment verifications. <p>Others:</p> <ul style="list-style-type: none"> • To approve or decline loan or deposit account applications. • To service products and services you have with us. • To conduct institutional risk analysis and mitigation. 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> • Payroll vendor • Insurance carriers • Third parties who request employment verification <p>Others:</p> <ul style="list-style-type: none"> • Vendors who provide services related to maintaining your account, including transaction services and online access. • Vendors who provide fraud detection and mitigation services • Vendors who provide merchant services for your business • Vendors who provide loan-related services • Consultants and auditors for institutional risk analysis and mitigation • Governmental entities • Credit reporting agencies • Third parties who submit legal orders

<p>Information that identifies, relates to, describes, or is capable of being associated with you, including but not limited to signature, address, telephone number, employment history, education, financial information, medical information, or health insurance information</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Information you provided on your job application or in interviews, employment reference checks, employment background checks, credit report Information you input to our Human Resource Information System <p>Others:</p> <ul style="list-style-type: none"> Information you provided to us when applying for or opening a deposit account or loan, or any related services Information you provided to us to perform a transaction on behalf of yourself or someone else Information received from credit reporting agencies Information received from third-party identity verification services Internet search engines, including social media Public records and governmental agencies 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> To screen, interview, hire job applicants. To compensate, insure, administer benefits, administer employment related actions, communicate, and manage To provide employment verifications. <p>Others:</p> <ul style="list-style-type: none"> To approve or decline loan or deposit account applications. To service products and services you have with us. To conduct institutional risk analysis and mitigation. 	<p>Employees/Applicants: Payroll vendor, insurance carriers</p> <p>Others:</p> <ul style="list-style-type: none"> Vendors who provide services related to maintaining your account, including transaction services and online access. Vendors who provide fraud detection and mitigation services Vendors who provide merchant services for your business Vendors who provide loan-related services Consultants and auditors for institutional risk analysis and mitigation Governmental entities Credit reporting agencies Third parties who submit legal orders
<p>Characteristics of protected classifications under California or federal law</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Employee Self Identification Form <p>Others:</p> <ul style="list-style-type: none"> Mortgage loan application 	<ul style="list-style-type: none"> To comply with federal consumer and employee protection laws 	<p>Employees/Applicants: Not shared</p> <ul style="list-style-type: none"> Others: Vendors who provide loan-related services Our regulators
<p>Commercial information, including records of personal property, products or services</p>	<p>Employees/Applicants: Not collected</p> <p>Others:</p> <ul style="list-style-type: none"> Information you provided to us when 	<p>Employees/Applicants: Not collected</p> <p>Others:</p> <ul style="list-style-type: none"> To approve or decline loan or deposit account 	<p>Employees/Applicants: Not collected</p> <p>Others:</p> <ul style="list-style-type: none"> Vendors who provide services related to maintaining your

<p>purchased, obtained or considered</p>	<p>applying for or opening a deposit account or loan, or any related services</p> <ul style="list-style-type: none"> Public records and governmental agencies 	<p>applications.</p> <ul style="list-style-type: none"> To service products and services you have with us. To conduct institutional risk analysis and mitigation. 	<p>account, including transaction services and online access.</p> <ul style="list-style-type: none"> Vendors who provide fraud detection and mitigation services Vendors who provide merchant services for your business Vendors who provide loan-related services Consultants and auditors for institutional risk analysis and mitigation Governmental entities Credit reporting agencies Third parties who submit legal orders
<p>Biometric information</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Fingerprints <p>Others: Not collected</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> To submit for background checks <p>Others: • Not collected</p>	<p>Employees/Applicants</p> <ul style="list-style-type: none"> Third parties who conduct background checks <p>Others: • Not collected</p>
<p>Internet or other electronic network activity information such as browsing history, search history, and information regarding your interaction with an internet web site, application, or advertisement</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Interaction with our applicant tracking web page <p>Others:</p> <ul style="list-style-type: none"> Social media comments or complaints related to us. Interaction with our Online Banking web page. 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> To screen applicants To detect and prevent cybersecurity threats <p>Others:</p> <ul style="list-style-type: none"> To identify customer service and regulatory complaints, to manage reputational risk. To service products and services you have with us. For fraud detection and prevention 	<p>Employees/Applicants: Not shared</p> <p>Others:</p> <ul style="list-style-type: none"> Vendors who provide fraud detection and mitigation services
<p>Geolocation data</p>	<p>Employees:</p> <ul style="list-style-type: none"> A timeclock application you installed on your personal device <p>Others:</p> <ul style="list-style-type: none"> Geographic location of internet activity 	<p>Employees:</p> <ul style="list-style-type: none"> To allow you to to clock in and out of work on your personal device <p>Others:</p> <ul style="list-style-type: none"> For fraud detection and prevention 	<p>Not shared</p>
<p>Professional or employment-related information</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Information you provided on your job application or in interviews, employment 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> To screen, interview, hire job applicants. To compensate, insure, administer benefits, administer employment related actions, 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Consultants and auditors for institutional risk analysis and mitigation Regulators <p>Others:</p>

	<p>reference checks, employment background checks, credit report.</p> <p>Others:</p> <ul style="list-style-type: none"> Information you provided to us when applying for or opening a deposit account or loan, or any related services Information received from credit reporting agencies Information received from third-party identity verification services Internet search engines, including social media Governmental agencies 	<p>communicate, and manage</p> <ul style="list-style-type: none"> To provide employment verifications. <p>Others:</p> <ul style="list-style-type: none"> To approve or decline loan or deposit account applications. To service products and services you have with us. To conduct institutional risk analysis and mitigation. 	<ul style="list-style-type: none"> Vendors who provide loan-related services
Education information	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Information you provided on your job application or in interviews, employment reference checks, employment background checks, credit report. <p>Others: Not collected</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> To screen, interview, hire job applicants. To compensate, administer employment related actions, and manage <p>Others: Not collected</p>	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Consultants and auditors for institutional risk analysis and mitigation Regulators <p>Others: Not shared</p>
Inferences drawn from any of the information above to create a profile of preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> Information you provided on your job application or in interviews, employment reference checks, employment background checks, credit report <p>Others:</p> <ul style="list-style-type: none"> Information you provided to us when applying for or opening a deposit account or loan, or any related services. 	<p>Employees/Applicants:</p> <ul style="list-style-type: none"> To screen, interview, hire job applicants. To compensate, insure, administer benefits, administer employment related actions, communicate, and manage <p>Others:</p> <ul style="list-style-type: none"> To approve or decline loan or deposit account applications. To service products and services you have with 	Not shared

	<ul style="list-style-type: none"> • Information received from credit reporting agencies • Information received from third-party identity verification services • Internet search engines, including social media • Governmental agencies 	<ul style="list-style-type: none"> • us. • To conduct institutional risk analysis and mitigation. 	
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Disclosure or Sale of Personal Information

We have not sold any personal information about consumers in the preceding 12 months for a business or commercial purpose.

We have disclosed personal information about consumers to third parties for a business or commercial purpose in the preceding 12 months:

Identifiers including but not limited to name, social security number, driver’s license number, or other similar identifiers

Information that identifies, relates to, describes, or is capable of being associated with you, including but not limited to signature, address, telephone number, employment history, education, financial information, medical information, or health insurance information

Characteristics of protected classifications under California or federal law

Commercial information, including records of personal property, products or services purchased, obtained or considered

Internet or other electronic network activity information such as browsing history, search history, and information regarding your interaction with an internet web site, application, or advertisement

Professional or employment-related information

Education information

We do not sell the personal information of minors under 16 years of age without affirmative authorization.

Right to Request Deletion of Personal Information

You have the right to request the deletion of any personal information about you which we have collected or maintained.

If you wish to submit a request to delete the personal information we collected or maintain about you, you may:

Call us at 1-866-774-8220

Access our *Contact Us* form online at <https://www.savingsbank.com/contact.php>

Log into your Online Banking account and click on Contact us then click Send a Secure Message.

Come into one of our banking centers and ask one of our associates for a CCPA Request Form.

In order to identify you we will ask for specific information that matches our records.

Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your personal information

We do not and will not sell the personal information of consumers to third parties.

Right to Non-Discrimination for the Exercise of Your Privacy Rights

You have a right not to receive discriminatory treatment by us for the exercise of any of your privacy rights conferred by the California Consumer Privacy Act (California Civil Code § 1798.100 *et seq.*)

Authorized Agent

You may designate an authorized agent to make a request under the CCPA on your behalf. We retain the right to verify the legitimacy of that designation, and to identify both you and the agent. We will identify you with information you have previously provided to us and with information about your account(s) or transactions. If we are unable to identify both you and the agent, we may deny the request.

Contact for More Information

Call us at 1-866-774-8220

Access our *Contact Us* form online at <https://www.savingsbank.com/contact.php>

Log into your Online Banking account and click on Contact us then click Send a Secure Message.

Come into one of our banking centers and ask one of our associates for information.