

## 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?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	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](http://www.savingsbank.com)

# OUR CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

This policy was last updated on April 25, 2023

## Your Right to Know About Personal Information Collected, Used, or Disclosed

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

We do not use or disclose Sensitive Personal Information for any purpose other than a Permissible Use.

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

Below is a list of categories of personal information (PI) we have collected about consumers in the preceding 12 months:

### Collection of Personal Information (PI)

#### Categories of Personal Information We Collect

- Identifiers including but not limited to: name, social security number, driver's license number, passport number, governmental identification card, 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
- Information that identifies racial or ethnic origin
- Commercial information, including records of personal property, products or services purchased, obtained or considered
- Biometric information
- 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
- 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
- Geolocation data
- Professional or employment-related information
- Education information
- Inferences drawn from any of the information above to create a profile of preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

### Categories of Sources from Which We Collect the Personal Information

#### Employees/Job Applicants:

- Job application
- Information you input to our Human Resource Information System
- Information you provided on your job application or in interviews, employment reference checks, employment background checks, credit report
- Employee Self Identification Form
- Fingerprints
- Interaction with our applicant tracking web page
- A timeclock application you installed on your personal device

#### Others:

- 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
- Social media comments or complaints related to us
- Interaction with our Online Banking web page
- Geographic location of internet activity

### Our Business or Commercial Purpose for Collecting Personal Information

#### Employees/Applicants:

- To screen, interview, hire job applicants.
- To compensate, insure, administer benefits, administer employment related actions, communicate, and manage
- To provide employment verifications
- To submit for background checks
- To detect and prevent cybersecurity threats
- To allow you to clock in and out of work on your personal device

#### Others:

- 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.
- To comply with federal consumer and employee protection laws
- To identify customer service and regulatory complaints, to manage reputational risk
- For fraud detection and prevention

Categories of Third Parties with Whom We Disclose Personal Information
<p>Employees/Applicants:</p> <ul style="list-style-type: none"> <li>• Payroll vendor</li> <li>• Insurance carriers</li> <li>• Third parties who conduct background checks</li> <li>• Third parties who request employment verification</li> <li>• Governmental entities</li> </ul>
<p>Others:</p> <ul style="list-style-type: none"> <li>• Vendors who provide services related to maintaining your account, including transaction services and online access.</li> <li>• Vendors who provide fraud detection and mitigation services</li> <li>• Vendors who provide merchant services for your business</li> <li>• Vendors who provide loan-related services</li> <li>• Consultants and auditors for institutional risk analysis and mitigation</li> <li>• Governmental entities</li> <li>• Credit reporting agencies</li> <li>• Third parties who submit legal orders</li> <li>• Our regulators</li> </ul>

**Disclosure or Sale of Personal Information**

We have not sold or shared 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

Financial account, debit card, or credit card number

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 such as racial or ethnic origins

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 have actual knowledge that we sell or share the personal information of minors under 16 years of age.

### **Right to Request Deletion or Correction of Personal Information**

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

If you wish to submit a request to delete or correct 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**

We do 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 via the same methods described for submitting a request on your own behalf. We will require you to provide the authorized agent written permission to submit such a request 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**

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