MISSION VALLEY BANK

CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AT COLLECTION

Mission Valley Bank ("Bank" "we" or "us") is required to provide California residents with a Notice at Collection that details the categories of consumer personal information that we collect, and business or commercial purpose for the collection of such information.

Categories of Personal Information

We collect the following categories of personal information from you:

- ***Identifying Information*** is information that identifies an individual, such as an individual's name, alias, birthdate, account name or other similar identifiers.
- ***Associated Information*** is information that relates to, describes, or can reasonably be associated with a particular individual such as a signature, postal or email address, telephone number, insurance policy number, bank account or card number, and any similar information.
- ***Characteristic Information*** is information related to characteristics of protected classifications under state or federal law, such as gender or marital status.
- ***Commercial Information*** is information of a commercial nature, such as records of personal property, products or services purchased or considered, or other purchasing histories.
- ***Biometric Information*** is information related to the measurement or analysis of unique physical or behavioral characteristics, such as a fingerprint or voice pattern.
- ***Geolocation Information*** is information or data related to a geographical location, such as a device or Internet Protocol (IP) location.
- ***Audio, Electronic, Visual Information*** includes security camera recordings from Bank facilities, telephone call recordings, meeting recordings, and other audio, visual, electronic, or similar information collected in connection with the Bank's operations.
- ***Internet Activity Information*** is information related to internet or other electronic network activity, such as a search or browsing history, interactions with our website or online services, device information and related website analytics information.
- ***Financial Information*** is information related to bank accounts held with us or other financial institutions such as your bank account number, or debit or other payment card information.
- ***Employment Information*** is professional or employment-related information, such as employment history or status.
- ***Inference Information*** is inferences drawn from any other category of personal information to create a profile about an individual reflecting potential or probable preferences, behavior, abilities, or other similar predispositions.

Categories of Sensitive Personal Information

We collect the following categories of sensitive personal information from you:

- ***Identification Numbers*** are any information that reveals an individual's social security number, driver's license number, state identification card number, or passport number.
- ***Financial Account Credentials*** are any information that reveals an individual's account log-in number, financial account number (such as a loan number or deposit account number), debit card number, or credit card number in combination with any required security or access code, password, or credentials which would allow someone to gain access to the account.
- ***Background Information*** is any information that reveals an individual's racial or ethnic origin.
- ***Personal Messages*** are the contents of an individual's mail, email, and text messages if the individual is an employee of the Bank, and where the Bank is not the intended recipient of the communication.
- ***Health Information*** is any personal information collected and analyzed concerning an individual's health.

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Business and Commercial Purposes
We collect the categories of personal information and categories of sensitive personal information for the following business or commercial purposes:

- ***Operational*** – Providing services to the Bank, our customers, employees, applicants, and other authorized parties, including maintaining and servicing accounts; processing transactions and payments; providing customer service; verifying identity and customer information; processing employment applications; administering employee benefits and compensation; and carrying out other day-to-day business operations.
- ***Operational purposes*** also include validating identity when an individual accesses or uses our websites, applications, products, services, branches, or other customer service channels.
- ***Website Operations and Security*** – Operating, maintaining, securing, measuring, and improving our websites, applications, and online banking services, mobile banking services and other online services, including through basic website analytics and performance-monitoring technologies.
- ***Marketing*** – Marketing the Bank's products and services and identifying prospective customers. The Bank does not use Sensitive Personal Information for advertising or marketing purposes.
- ***Commercial*** – Activities that advance our commercial or economic interests (e.g., activities that induce customers to obtain or maintain products and services with us) or that enable or effect transactions. Identify and contact prospective commercial customers and market the Bank's products and services, including through information obtained from commercial data providers.
- ***Security*** – Activities to protect against malicious, deceptive, fraudulent, or illegal activity, detect security incidents, or hold the perpetrators of that activity responsible.
- ***Compliance*** – Activities to achieve, verify, or maintain compliance with our policies and procedures or applicable legal and regulatory standards and obligations.
- ***Audit*** – Auditing compliance with our policies and procedures or applicable legal and regulatory standards and obligations.

Length of Time We Will Retain Your Personal Information
We will retain the categories of personal information and categories of sensitive personal information to carry out our activities and as otherwise required or permitted by applicable law. How long we will retain personal information we collect is generally determined by the following criteria:

- Is the personal information associated with a former or current customer of the Bank?
- Do federal or state laws, rules or regulations require that we maintain copies of the personal information for a particular length of time?
- Does the Bank need the personal information to carry out our responsibilities as an employer, such as for the purposes of administering benefits to you?
- Would we need the personal information to defend or pursue legal claims in court or prevent and/or detect fraud?
- Do we need the personal information to protect against malicious, deceptive, fraudulent, or illegal activity, detect security incidents, or hold the perpetrators of that activity responsible?

The Bank does not sell or share any of the categories of personal information or categories of sensitive personal information we collect.

This Notice at Collection supplements the information contained in the CCPA Privacy Policy and the MVB Privacy Policy and applies **solely to individuals who are residents of the State of California**.

You may view and print a copy of the complete California Consumer Privacy Act Policy at the Bank's website https://missionvalleybank.com/california-consumer-privacy-act-policy or you may request a copy at the New Accounts desk.