SAVINGS BANK OF MENDOCINO COUNTY CALIFORNIA CONSUMER PRIVACY ACT NOTICE AT COLLECTION OF PERSONAL INFORMATION

The California Consumer Privacy Act (CCPA) requires that we provide you with the following information concerning the collection and use of your personal information. We collect the following categories of Personal Information (PI) about consumers. For each category we have also provided below the business or commercial purpose for which we use the personal information.

CATEGORIES OF PI WE COLLECT	OUR BUSINESS OR COMMERCIAL PURPOSE FOR COLLECTING THE PI
Identifiers including but not limited to: name, social security number, driver's license number, passport number, governmental identification card, or other similar identifiers	 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
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	 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
Characteristics of protected classifications under California or federal law	• To comply with federal and state consumer and employee protection laws
Information that identifies racial or ethnic origin	• To comply with consumer protections laws
Commercial information, including records of personal property, products or services purchased, obtained or considered	 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

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	 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
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	 To service products and services you have with us For fraud detection and prevention
Geolocation data	• For fraud detection and prevention
Professional or employment-related information	 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
Inferences drawn from any of the information above to create a profile of preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes	 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

ACCESSIBILITY: Consumers with permanent or temporary disabilities may need to access this disclosure in an alternative format. Since each disability and the particular circumstance surrounding each request for accommodations is unique, contact us at 1-866-774-8220 to let us know how we may assist you.

SALE OR SHARING OF YOUR PERSONAL INFORMATION: We do not sell or share your personal information or otherwise disclose your personal information in exchange for money or something else of value.

PRIVACY POLICY: Our CCPA Privacy Policy which describes our practices regarding the use of your personal information as well as your rights regarding your personal information can be found at <u>https://www.savingsbank.com/privacy-notice.php</u>.