

ALTABANK CALIFORNIA PRIVACY NOTICE

EFFECTIVE DATE: July 1, 2020

Please read this Privacy Notice carefully.

THIS CALIFORNIA PRIVACY NOTICE SUPPLEMENTS OUR [ONLINE PRIVACY POLICY](#) AND ONLY APPLIES TO USERS WHO ARE RESIDENTS OF THE STATE OF CALIFORNIA (A) WHOSE INFORMATION IS NOT SUBJECT TO THE GRAMM-LEACH-BLILEY ACT (“[GLBA](#)”) AND (B) WHO EITHER (I) RECEIVE SERVICES DIRECTLY FROM ALTABANK OR (II) ARE USERS OF THE SITES.

This California Privacy Notice has been adopted to comply with the California Consumer Privacy Act of 2018 (“[CCPA](#)”) and terms defined in the CCPA have the same meaning when used in this Notice, unless those terms have been otherwise defined in the general [Privacy Policy](#). Unless otherwise defined in this Privacy Notice, defined terms in this Privacy Notice will have the meanings ascribed to them in our general [Privacy Policy](#). Accordingly, as this Privacy Notice supplements our general [Privacy Policy](#), this Privacy Notice should be reviewed in conjunction with our general [Privacy Policy](#).

What Information Do We Collect and Disclose? The Bank may collect and disclose, and over the previous 12 months has collected and disclosed, the following categories of personal information:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression,	YES

	pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;

- personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

How Do We Collect Information? The Bank collects this information from you through information you submit to us or input onto the Sites or through passive means, such as website cookies. We also collect information from third parties, including our customers, service providers and vendors, auditors, advisors and government authorities, as applicable and necessary. For more information regarding our data collection practices please read our general [Privacy Policy](#).

How and Where Do We Process and Store Data?

Methods of Processing. The data processing is carried out in accordance with our privacy procedures and policies and using computers and/or related software and IT tools. In some cases, the data may be accessible to certain types of (i) internal parties in charge or involved with the operation of our Sites and Services (i.e., administration, legal, sales and marketing, etc.) or (ii) external parties who assist us in providing, operating, and maintaining our Sites and Services, (i.e., third-party technical service providers, mail carriers, hosting providers, communications agencies). Still, we notify both internal and external parties of this Privacy Notice and require that internal parties (through employment agreements and related employment policies) and external parties (through written agreements) keep and maintain the data in accordance with the safeguards described in this Privacy Notice and related policies and procedures.

Third Party Processing. We assess and review each of our third party processors to ensure that they are in compliance with this Privacy Notice.

Why Do We Collect and Process Information? We collect and process personal information for business and commercial purposes. To learn more about why we collect and process information, please review our general [Privacy Policy](#).

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.

- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Do We Share Information With Third Parties? Yes. However, we take reasonable precautions to be sure that affiliates and non-affiliated third party service providers, to whom we disclose your personally identifiable information are aware of our privacy policies and will treat the information in a similarly responsible manner. Our contracts and written agreements with non-affiliated third party service providers that receive information from us about you prohibit those parties from transferring the information other than to provide the service that you obtain from us. To learn more about why we share information with third parties please see our general [Privacy Policy](#).

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

- Category A: Identifiers.
- Category B: California Customer Records personal information categories.
- Category C: Protected classification characteristics under California or federal law.
- Category D: Commercial information
- Category F: Internet or other similar network activity.
- Category G: Geolocation Data
- Category H: Sensory Information
- Category I: Professional or employment-related information
- Category K: Inferences drawn from other personal information

Do We Sell Your Information? No. Although the Bank shares data with third parties as outlined in in the [Privacy Policy](#), the Bank does not sell any of your personal information to any third party.

How Do We Protect Personal Data? The Bank protects data using administrative, technical, and physical safeguards. When we use third-party service providers, we ask those providers to implement similar safeguards. However, we cannot guaranty that your information is completely secure either within the Bank or on the systems of third party service providers.

How Long Do We Keep Your Personal Data? We retain personal data we collect from you when we have an ongoing legitimate business need to do so (e.g., to provide you with the Services you have requested or to comply with applicable legal requirements). When we no longer have an ongoing legitimate business need to process your personal information, we will physically destroy, delete or anonymize it or, if this is not possible, then we will securely store your personal data and isolate it from any further processing until deletion is possible.

California Consumer Rights: If you are a California resident and the information we have collected from you is not otherwise subject to the GLBA, you may have the following rights:

- **Right to Know.** You may request that we provide to you specific pieces of personal information and categories of personal information that we have collected for the 12 month period preceding your request, such as (i) the categories of personal information we collected about you; (ii) the categories of sources from which we collected such personal information; (iii) the purposes for collecting your personal information; and (iv) the categories of third parties with access to your personal information, if any.

Though you may request specific pieces of your personal information that we have collected, we may not provide the following information in order to protect the security of such information: social security numbers, driver's license or other state or government issued identification numbers, bank account numbers or other financial information, any health insurance or medical identification numbers or related information, account passwords or security questions and answers.

- **Right to Request Deletion.** Under certain, limited circumstances, you may request that we delete personal information that we have collected from you or maintain about you.
- **Right to Opt-Out of Sale of Personal Information.** We do not sell personal information as defined under the CCPA.
- **Right to Non-Discrimination.** We will not discriminate against any consumer who has chosen to exercise their rights under the CCPA. By way of example, we will not deny you the Services to or charge you different prices/rates for the Services, or provide you a different level of quality of service.

How To Submit a Verifiable Consumer Request: If you are a California resident and the information we have collected from you is not otherwise subject to the GLBA, you may make submit Verifiable Consumer Request pertaining to the rights described above by contacting us at 1-800-815-2265, or by submitting a request for disclosure to the email address or mailing address listed below:

Email Address: customercare@altabank.com

Mailing Address: PO Box 307
American Fork, UT 84003

PLEASE NOTE THAT YOUR REQUEST WILL NOT BE PROCESSED UNTIL YOUR IDENTITY HAS BEEN VERIFIED. ONCE YOUR IDENTITY HAS BEEN VERIFIED, YOUR REQUEST WILL BE PROCESSED IN ACCORDANCE WITH THE CCPA. WE WILL PROVIDE ADDITIONAL DETAILS AND DIRECTIONS ON IDENTITY VERIFICATION, AND AS APPROPRIATE, UPON RECEIVING YOUR REQUEST.

Once the Bank has verified your identity, we will respond to your request within 45 days. If we require more time (up to an additional 90 days), will notify you in writing of the reason and the extension period.

Please note the Bank, at its option, may not respond to more than two requests in a 12 month period.

Changes To This Privacy Notice: We reserve the right to amend this Privacy Notice at our discretion and at any time. When we make changes to his Privacy Notice, we will give notice to you via (i) the Sites or (ii), where feasible, and at our discretion, contact information available to us. We encourage you to periodically review this Privacy Notice so as to remain informed on how we are protecting your information.

Contact Information. If you have any questions or comments about this notice, our Privacy Statement, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 1-800-815-2265

Website: altabank.com

Email: customercare@altabank.com

Postal Address: PO Box 307

American Fork, UT 84003