

CALIFORNIA CONSUMER PRIVACY ACT POLICY

Effective January 1, 2020

Mission Valley Bank (“MVB” or “we”) is committed to protecting the privacy of personal information of individuals. This Privacy Notice supplements the information contained in the MVB Privacy Policy and applies solely to individuals who are residents of the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA), as amended. Any terms defined in the CCPA have the same meaning when we use them in this notice.

This notice does not apply to **personal information that is either exempted or not covered by the CCPA (for example, personal information collected or disclosed pursuant to the federal Gramm-Leach-Bliley Act or its implementing regulations)**.

We want you to understand what information we collect and how we use it. In addition, we want you to know about important rights you have under the CCPA in connection with your personal information.

DEFINITIONS

The following are definitions of terms that you will see in this notice.

- **“We”, “our”, and “us”** refer to Mission Valley Bank.
- **“You” and “your”** refer to a **natural person who is a California resident**.
- **“Personal Information”** is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular individual or household.
- **“Categories of Personal Information”** are as follows:
 - **Identifying Information** is information that identifies an individual, such as an individual’s name, social security number, government-issued identification number (e.g., driver’s license, identification card, or passport number) 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 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.
 - **Internet Activity Information** is information related to internet or other electronic network activity, such as a search or browsing history, or interactions with a website.
 - **Employment Information** is professional or employment-related information, such as employment history or status.

Personal Information does not include:

- Publicly available information from government
- Information excluded from the CCPA’s scope, such as:
 - 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.

COLLECTION OF PERSONAL INFORMATION

We collect personal information about consumers for the following business or commercial purposes:

- **Operational** – Providing services for ourselves, our customers or others, including (but not limited to) maintaining and servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, considering applications for employment, engaging in advertising or marketing.
- **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.

- **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.
- **Audit** – Auditing compliance with our policies and procedures or applicable legal and regulatory standards.

Below is a list of categories of personal information we have collected about consumers in the preceding 12 months. For each category we have also listed the categories of sources from which we collect the personal information, our business or commercial purpose for collecting the information, and the categories of third parties with whom we share the personal information:

| Categories Of Personal Information We Collect | Categories Of Sources From Which We Collect Personal Information | Our Business Or Commercial Purpose For Collecting | Categories Of Third Parties With Whom We Share |
|---|---|--|---|
| Identifying information | You, loan application, new accounts opening documents, credit reporting agencies, and our service providers | Operational, commercial, security, compliance, and audit purposes | Credit reporting agencies, our service providers, and other parties as required or permitted by law |
| Associated information | You, loan application, new accounts opening documents, credit reporting agencies, our service providers, persons with whom you perform transactions, and your service providers | Operational, commercial, security, compliance, and audit purposes | Credit reporting agencies, our service providers, and other parties as required or permitted by law |
| Characteristic information | You | Compliance and audit purposes | Our service providers and other parties as required or permitted by law |
| Commercial information | You, loan application, credit reporting agencies, our service providers, and persons with whom you perform transactions | Operational, commercial, security, compliance, audit, and debugging purposes | Credit reporting agencies, our service providers, and other parties as required or permitted by law |
| Internet activity information | You and our service providers | Operational, commercial, security. | Our service providers and other parties as required or permitted by law |
| Employment information | You, our service providers, and your previous employers | Operational, commercial, and security purposes | Our service providers and other parties as required or permitted by law |

REQUEST TO KNOW

As a California resident, you have the right to request the Bank to disclose to you what personal information it collects, uses, discloses, and sells.

To submit a request, you can either email our request to: compliance@missionvalleybank.com or send your request to:

Mission Valley Bank
 Attention: Compliance Department
 9116 Sunland Blvd.
 Sun Valley, CA 91352

Written Request To ensure we only provide your personal information to you, please provide your full name and phone number so we may contact you to further validate your identity.

REQUEST TO DELETE

In addition to your rights to know, you also have the right to request deletion of personal information the Bank collected, used, disclosed, and sold.

To submit a request, you can either email our request to: compliance@missionvalleybank.com or send your request to:

Mission Valley Bank
Attention: Compliance Department
9116 Sunland Blvd.
Sun Valley, CA 91352

Written Request To ensure we only provide your personal information to you, please provide your full name and phone number so we may contact you to further validate your identity.

RESPONSE TIME

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. Any disclosures we provide will cover the 12-month period preceding receipt of the verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable

SALE OF PERSONAL INFORMATION

We do not sell the personal information of consumers to third parties (including personal information of minors under 16 years old). We have not sold any personal information about consumers in the preceding 12 months for a business or commercial purpose.

For purposes of this *CCPA Disclosure*, "sold" means the disclosure of Personal Information of consumers to a third party for monetary or other valuable consideration

NON-DISCRIMINATION RIGHTS

As a consumer, you have the right to not receive discriminatory treatment for exercising the privacy rights conferred by the California Consumer Privacy Act.

AUTHORIZED AGENT

A consumer may designate an authorized agent by; i) providing us written permission of that authorization, ii) meeting the definition of an authorized agent under CCPA, and iii) our ability to verify the consumer's own identify through our validation process.

CONTACT FOR MORE INFORMATION

For questions or concerns about the Bank's privacy policies and practices contact us at: compliance@missionvalleybank.com or send your request to:

Mission Valley Bank
Attention: Compliance Department
9116 Sunland Blvd.
Sun Valley, CA 91352