



Santa Cruz County Bank California Consumer Privacy Act Privacy Notice and Policy

Your Right to Know About Personal Information Collected, Disclosed, or Sold: A consumer has the right to request that we disclose what personal information we collect, use, disclose and sell. If you wish to submit a verifiable consumer request for personal information we collect, use, disclose or sell you should:

- Submit a request through our website on the [Contact Us](#) page
- By phone: 855.645.7500
- Or visit any of our [locations](#)

In order to verify your identity, we will attempt to associate the information you provide in your request with any personal information previously collected about you by us. In order to fulfill your request, we may require additional identity verification and will contact you. However, in no circumstance will we ask you for your social security number, your driver's license number (or similar identifying number), your account or debit card number or PIN. We will respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require additional time (up to 45 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.

Sale of Personal Information

In the past 12 months, we have **not** "sold" Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, "sold" means the disclosure of Personal Information to a third-party for monetary or other valuable consideration. We do not and will not sell the personal information of consumers to third parties.

Right to Opt-Out, Right to Limit the Sale of Personal Information

You have the right to opt-out of the sale and limit the use of your personal information, however, Santa Cruz County Bank does not and will not sell the personal information of consumers to third parties. As Santa Cruz County Bank does not and will not sell Personal Information, there is no Opt-Out process to follow.

Collection of Personal Information

In the past 12 months, we have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

SENSITIVE PERSONAL INFORMATION WE COLLECT

CATEGORIES OF SENSITIVE PERSONAL INFORMATION WE COLLECT	CATEGORIES OF SOURCES FROM WHICH WE COLLECT THE SENSITIVE PERSONAL INFORMATION	OUR BUSINESS OR COMMERCIAL PURPOSE FOR COLLECTING THE SENSITIVE PERSONAL INFORMATION	CATEGORIES OF THIRD PARTIES WITH WHOM WE SHARE THE SENSITIVE PERSONAL INFORMATION
<p>Social security number, driver's license or state identification, passport number</p>	<p>Directly from a California resident or the individual's representatives.</p>	<p>Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.</p> <p>Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.</p> <p>Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business.</p> <p>Debugging to identify and repair errors that impair existing intended functionality.</p> <p>Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).</p>	<p>Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities.</p> <p>Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers.</p> <p>Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer).</p> <p>Government Agencies as required by laws and regulations.</p>
<p>Financial account information <i>(such as login credentials and debit or credit card or account numbers)</i></p>	<p>Directly from a California resident or the individual's representatives.</p> <p>Website/mobile app/ Social media.</p>	<p>Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.</p> <p>Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.</p> <p>Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).</p>	<p>Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities.</p> <p>Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers.</p> <p>Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer).</p> <p>Government Agencies as required by laws and regulations.</p>

SENSITIVE PERSONAL INFORMATION WE COLLECT

CATEGORIES OF SENSITIVE PERSONAL INFORMATION WE COLLECT	CATEGORIES OF SOURCES FROM WHICH WE COLLECT THE SENSITIVE PERSONAL INFORMATION	OUR BUSINESS OR COMMERCIAL PURPOSE FOR COLLECTING THE SENSITIVE PERSONAL INFORMATION	CATEGORIES OF THIRD PARTIES WITH WHOM WE SHARE THE SENSITIVE PERSONAL INFORMATION
<p>Racial or ethnic origin, religious or philosophical beliefs, or union membership</p>	<p>Directly from a California resident or the individual's representatives. Website.</p>	<p>Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.</p> <p>Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.</p> <p>Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business.</p> <p>Debugging to identify and repair errors that impair existing intended functionality.</p> <p>Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).</p>	<p>Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities.</p> <p>Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers.</p> <p>Government Agencies as required by laws and regulations.</p>
<p>Contents of mail, email, or text messages <i>(unless the business is the intended recipient of the communication)</i></p>	<p>Directly from a California resident or the individual's representatives. Website/mobile app/ Social media.</p>	<p>Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.</p> <p>Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.</p> <p>Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business.</p> <p>Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).</p>	<p>Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities.</p> <p>Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers.</p> <p>Government Agencies as required by laws and regulations.</p>

Right to Request Deletion of Personal Information

You have the right to request the deletion of any personal information about you which we have collected or maintained. In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights.

If you wish to submit a request to delete the personal information we collected or maintain about you, you may:

- Submit a request through our website on the [Contact Us](#) page
- By phone: 855.645.7500

In order to verify your identity, we will attempt to associate the information you provide in your request with any personal information previously collected about you by us. In order to fulfill your request, we may require additional identity verification and will contact you. However, in no circumstance will we ask you for your social security number, your driver's license number (or similar identifying number), your account or debit card number or PIN. We will respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require additional time (up to 45 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.

Right to Correct

You have the right to correct any personal information about you which we have collected or maintained. In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights.

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 privacy rights conferred by the California Consumer Privacy Act as amended by the California Privacy Rights Act of 2020. (Cal. Civ. C. § 1798.100(B); Final Reg. 11 CCR § 999.300 *ET SEQ.*).

Authorized Agent

You may designate an authorized agent to make a request under the California Consumer Privacy Act on your behalf by providing your authorized agent with written authorization to do so. If you are an online banking customer, you may submit your agent designation through online secure messaging. We may, at our sole discretion, choose to verify the identity of the person for whom the agent is submitting the request.

Contact for More Information

Online

<https://www.sccountybank.com/contact.cfm>

By Mail

Privacy Officer
Santa Cruz County Bank
P.O. Box 8426
Santa Cruz, CA 95061

sccountybank.com

831.457.5000

