

Policy for the California Consumer Privacy Act

Tri Counties Bank is committed to maintaining the security of the personal information of our customers. The following describes the information we collect about you, how it may be shared, and your rights connected with that information.

CATEGORIES OF PERSONAL INFORMATION WE COLLECT

Identifiers such as:

- Name;
- Alias;
- Addresses;
- Telephone and fax number;
- Social Security number;
- Driver's license and/or Passport number or similar identification;
- Birth date;
- Gender or Gender Identity;
- Marital Status;
- Account numbers;
- Online identifiers;
- Email address;
- Internet Protocol address;
- Internet or network activity information, such as browsing history and interactions with our website, online and mobile services;
- Transaction Information;
- Records of personal property;
- Products or services purchased, obtained or considered;
- Geolocation data;
- Biometric identifiers including fingerprints and facial recognition tokens for authentication;
- Audio, visual, olfactory information;
- Professional or employment-related information;
- Financial information;
- Publicly available information;
- Inferences drawn from any of the personal information listed above to create a profile about consumer's preferences and characteristics.

SOURCES FROM WHICH WE COLLECT PERSONAL INFORMATION

- Information you provide to us when applying for or opening a deposit account, loan, or any other bank services;
- Information received from credit reporting agencies;
- Information from third-party verification services;
- Internet search engines, including social media;
- Job application with us;
- Government entities.

PURPOSE OF COLLECTING PERSONAL INFORMATION

- To approve or decline applications for loans, deposit accounts and other bank services;
- To service products and services you have with us;
- To consider your application for employment; to complete the hiring and onboarding of new employees; and as part of an employee's relationship with Tri Counties Bank;
- Detecting security incidents, protecting against malicious, deceptive fraudulent or illegal activity;
- Risk analysis and mitigation

SHARING AND DISCLOSURE OF PERSONAL INFORMATION

We do not share or disclose your information except as allowed by law. We share or disclose information only with those vendors providing servicing of your products and services and require they not sell, share, or use your information for any other purpose. We share information with consultants and auditors for risk analysis and mitigation.

SALE OF PERSONAL INFORMATION

We have not sold any personal information about consumers. We do not sell the personal information of minors under 16 years of age without affirmative authorization.

YOUR RIGHTS

The right to know what personal information is collected about you

The categories of information are described above.

The right to access your personal information

To obtain the specific information we have collected about you please complete the Personal Information Request form located on our website www.tricountiesbank.com.

You may also submit a request by telephone at 1-800-922-8742 or in person at any branch.

We will acknowledge your request within 10 business days, and will provide the requested information within 45 calendar days. If we are not able to respond within 45 calendar days, we will notify you and respond within an additional 45 calendar days. We reserve the right to verify the legitimacy of all requests, using any information you have given us, or any transactional information we have. We are prohibited from providing the following:

- Your social security number
- Driver's license or other government-issued identification number
- Financial account number
- Account passwords or security questions and answers
- Any health insurance or medical identification number

The right to have your information deleted

Federal laws may govern our retention of your information, however anything we are not required to maintain under those guidelines may be deleted. You may request deletion of specific information by contacting us in one of the ways described above. Exceptions to our deletion responsibilities include information necessary to:

- Complete the transaction for which the information is collected;
- Provide a good or service you have requested or are reasonably anticipated within the context of our ongoing business relationship with you;
- Perform a contract between us and you;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or to prosecute those responsible for that activity;
- Debug to identify and repair errors;
- To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with a legal obligation;
- Otherwise use your information internally in a lawful manner that is compatible with the context in which you provided the information.

To request that information be deleted, please complete the Personal Information Request form located on our website www.tricountiesbank.com.

You may also submit a request by telephone at 1-800-922-8742 or in person at any branch.

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 (California Civil Code 1798.100 *et seq.*)

Authorized Agent

You may designate an authorized agent to make a request under the California Consumer Privacy Act on your behalf. We retain the right to verify the legitimacy of that designation, and to identify both you and the agent. We will identify you with the information you have previously provided to us and with information about your account(s) or transactions.

Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your personal information.

We do not and will not sell the personal information of consumers to third parties.

Effective January 1, 2020