

## Coastal Community Bank: California Consumer Privacy Statement

### Last Updated: June 30, 2024

This California Consumer Privacy Statement (“Statement”) supplements the Coastal Community Bank Online Privacy Notice. It applies solely to California consumers, which includes visitors to our public-facing websites and mobile apps, Coastal Community Bank job applicants and personnel working on behalf of our business clients and partners.

This Statement does not apply to (1) Coastal Community Bank personnel (*i.e.*, employees, officers, directors, or medical staff members), their emergency contracts or their relatives for whom we administer benefits; or (2) information collected, processed or disclosed in connection with the provision of financial products or services pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018 (the “CCPA”), as amended by the California Privacy Rights Act of 2020 (the “CPRA”), and its implementing regulations (the “CCPA/CPRA”).

### Collection and Use of Personal Information

We may collect (and may have collected during the 12-month period prior to the effective date of this Statement) the following categories of personal information about you:

- **Identifiers:** identifiers such as a real name, alias, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; customer number, unique pseudonym, or user alias; telephone number and other forms of persistent or probabilistic identifiers), online identifier, internet protocol address, email address, account name, Social Security number, driver’s license number, passport number, and other similar identifiers
- **Additional Data Subject to Cal. Civ. Code § 1798.80:** signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information, medical information, and health insurance information
- **Protected Classifications:** characteristics of protected classifications under California or federal law, such as race, age, sex, gender, disability, and veteran status
- **Commercial Information:** commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies
- **Online Activity:** Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- **Geolocation Data**
- **Sensory Information:** audio, electronic, visual, and similar information
- **Employment Information:** professional or employment-related information, such as information relating to your job position (*e.g.*, job title, job description and office location), talent management information (*e.g.*, résumé information, occupation details, education details, certifications and professional associations, historical compensation details, previous employment details, and pre-

employment screening and background check information, including criminal records information) and emergency contact information

- **Inferences:** inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We may use (and may have used during the 12-month period prior to the effective date of this Statement) your personal information for the purposes described in our Online Privacy Notice and for the following business purposes specified in the CCPA/CPRA:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytics services, providing storage, or providing similar services
- Providing advertising and marketing services to you, except for cross-context behavioral advertising;
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance
- Short-term, transient use, including, but not limited to, non personalized advertising shown as part of your current interaction with us
- Helping to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for these purposes
- Debugging to identify and repair errors that impair existing intended functionality
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

We do not collect or process sensitive personal information with the purpose of inferring characteristics about California consumers covered by this Statement.

To the extent we process deidentified information, we will maintain and use the information in deidentified form and will not attempt to reidentify the information unless permitted by applicable law.

### **Retention of Personal Information**

We will retain your personal information for the period reasonably necessary to achieve the purposes described in our Online Privacy Notice and this Statement, or any other notice provided at the time of collection, taking into account applicable statutes of limitation and records retention requirements under applicable law.

### **Sources of Personal Information**

During the 12-month period prior to the effective date of this Statement, we may have obtained personal information about you from the following categories of sources:

- Directly from you, such as when you contact us
- Your devices, such as when you visit our websites or mobile apps

- Our affiliates and subsidiaries
- Vendors who provide services on our behalf
- Professional services organizations, such as auditors and law firms
- Our business clients and partners
- Other individuals, such as in connection with a referral
- Recruiting and talent agencies
- Data analytics providers
- Government entities
- Social networks
- Publicly accessible databases
- Data brokers, such as credit reporting agencies and background check services

**Sale or Sharing of Personal Information**

We do not sell your personal information in exchange for monetary compensation. We may disclose your personal information by allowing certain third parties (such as online advertising services) to collect personal information via automated technologies on our websites and apps for cross-context behavioral advertising purposes. Under California law, these kinds of disclosures may be considered a “sale” when the personal information is exchanged for non-monetary consideration, or “sharing” when the personal information is disclosed for cross-context behavioral advertising purposes. You have the right to opt out of these types of disclosures of your information, as detailed below in the “California Consumer Privacy Rights” section.

We may sell or share for cross-context behavioral advertising purposes (and may have sold or shared during the 12-month period prior to the Last Updated date of this California Consumer Privacy Statement) the following categories of personal information about you to online advertising services:

- Identifiers
- Commercial Information
- Online Activity
- Inferences

We do not have actual knowledge that we sell or share the personal information of minors under 16 years of age.

**Disclosure of Personal Information**

During the 12-month period prior to the effective date of this Statement, we may have disclosed the following categories of personal information about you for a business purpose to the following categories of third parties:

Category of Personal Information	Category of Third Party
Identifiers	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> </ul>

	<ul style="list-style-type: none"> <li>• Internet service providers and operating systems and platforms</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Additional Data Subject to Cal. Civ. Code § 1798.80	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Protected Classifications	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Commercial Information	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> </ul>
Online Activity	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Internet service providers and operating systems and platforms</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> </ul>
Geolocation Data	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Internet service providers and operating systems and platforms</li> <li>• Data analytics providers</li> </ul>
Sensory Information	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> </ul>

	<ul style="list-style-type: none"> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> </ul>
Employment Information	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Inferences	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> </ul>

In addition to the categories of third parties identified above, during the 12-month period prior to the effective date of this Statement, we may have shared personal information about you with: (1) government entities, such as law enforcement authorities and regulators; (2) self-regulatory organizations; and (3) third parties in connection with an actual or proposed corporate transaction, such as a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation.

**California Consumer Privacy Rights**

You have certain choices regarding your personal information, as described below.

- **Access:** You have the right to request, twice in a 12-month period, that we disclose to you the personal information we have collected, used, disclosed and sold or shared about you, including the categories of personal information collected, the categories of sources from which the personal information is collected, the business or commercial purpose for collecting, selling, or sharing personal information, the categories of third parties to whom we disclose personal information, and the specific pieces of personal information we have collected about you.
- **Correction:** You have the right to request that we correct the personal information we maintain about you if that information is inaccurate.
- **Deletion:** You have the right to request that we delete certain personal information we have collected from you.
- **Opt-Out of Sale or Sharing:** You have the right to opt-out of the sale of your personal information or the sharing of your personal information for cross-context behavioral advertising purposes.

**How to Submit a Request.** To submit an access, correction, or deletion request, email us at Privacy@coastalbank.com or call us at 833-310-1581. You can opt-out of the sale or sharing of your personal information by clicking the “Do Not Sell or Share My Personal Information” link in the footer of our website or using the Global Privacy Control signal (“GPC”). If you use the GPC, we will process it for your browser, but it will not apply outside of that browser to your device. After using the GPC, if you clear your cookies in your browser, you will need to use the GPC again for us to process your opt-out request for that browser. To submit a request as an authorized agent on behalf of a consumer, contact us at

Privacy@coastalbank.com. For questions or concerns about our privacy policies and practices, contact us at Privacy@coastalbank.com.

**Verifying Requests.** To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you request access to, correction of or deletion of your personal information, we may require you to verify your email address or certain of your information in our records, such as your name, email address, mailing address, phone number, company name and job-details, or other information about your interactions with us. In addition, if you ask us to provide you with specific pieces of personal information, we may require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request.

**Additional Information.** If you choose to exercise any of your rights under the CCPA/CPRA, you have the right to not receive discriminatory treatment by us. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.