



California Consumer Privacy Act (CCPA) Disclosure

Coastal Community Bank is committed to maintaining the security of the personal information of our customers. We are providing this CCPA Disclosure (“Disclosure”) to explain how we collect, use, and disclose personal information about California residents. If you are a California resident, you may have certain rights under the CCPA (Cal. Civ. Code §1798.100 et seq.) regarding your personal information. This Disclosure explains how California residents can exercise their rights under the CCPA to request that we: 1) provide certain personal information that we have collected during the past 12 months; or 2) delete certain personal information that we have collected.

Under the CCPA, “personal information” (hereinafter “PI”) is information that identifies, relates to, or could reasonably be linked with a California resident or household.

Collection and Disclosure of Information

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

Categories of PI We Collect	<ul style="list-style-type: none"> • Identifiers such as name, alias, address, unique personal identifier, online identifiers, e-mail address, social security number, driver’s license number, passport number or similar identification • Information that is directly associated with, a particular individual, including but not limited to signature, 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, as well as medical and health insurance information (if applicable) • Characteristics of protected classifications under California or federal law, such as ethnicity, race, sex or marital status • Biometric information such as voiceprints (for customer service training purposes) • Internet or other network activity information, such as Internet Protocol (IP) address, unique device ID, domain information, web pages visited and tracking technologies to collect usage information. • Records of personal property • Professional or employment-related information, and • Publicly available information
Sources from Which We Obtain Information	<ul style="list-style-type: none"> • Information directly from you, your representative • Information from a Corporate Client about individuals associated with the Client (e.g., an employee or board member) • Service providers, credit reporting agencies, or other third parties • Public Record Sources (federal, state or local government sources) • Your computer, mobile phone, or other devices used to access our services • Internet search engines, including social media

Our Business or Commercial Purpose for Collecting the PI	<ul style="list-style-type: none"> • Government entities • To provide and manage our products and services that are offered to you. This includes opening accounts, processing transactions, support and maintenance of our products, payments and collections, and account notifications • To approve or decline loan or deposit account application • To service those products and services you have with us • To consider your job application for hiring; and • With consultants and auditing firms, for institutional risk analysis and mitigation
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Sharing and Disclosure of Information

In the past 12 months, we have disclosed to third parties for our business purpose or commercial purpose in the preceding 12 months, the following:

- Vendors and service providers who provide services such as banking and communication infrastructure, operating systems and platforms, website hosting, storage, legal expertise, tax expertise, information technology, order fulfillment, data analytics, customer service
- Partners and third-party service providers who provide services such as payments, who promote us, services, and products to customers
- Government agencies as required by laws and regulations

We do not share your information except as allowed by law. We share information only with those vendors who provide products and services to you, and require they not sell, share, or use your personal information for any other purposes. We share information with consultants and auditors for institutional risk analysis and mitigation.

Sale of Personal Information

We do not sell PI, including PI of minors under the age of 16. For purposes of this Disclosure, “sell” means the disclosure of PI, subject to CCPA, to a third-party for monetary or other valuable consideration.

Your Rights Under the CCPA

If you are a California resident, you have the right to:

- Know and have access to the below PI we collect, use, disclose and sell free of charge:
 - The specific pieces of PI that a business has about you
 - The categories of PI it has collected about you
 - The categories of sources from which the PI is collected
 - The categories of PI that we have sold or disclosed for a business purpose about you
 - The categories of third parties to whom the PI was sold or disclosed for a business purpose about you, and
 - The business or commercial purpose for collecting or selling PI
- Request deletion of PI that we have collected or maintained (unless exempted by the CCPA, federal, or state law), and
- Not receive discriminatory treatment by us for exercising your privacy rights conferred by the CCPA

Upon receipt of a verifiable request for information from you or an authorized agent that you have designated under the CCPA on your behalf, we will promptly acknowledge your request within 45

days. If we need an additional 45 days to process your request, we will provide you with an explanation for the extension. You may request this information up to two times per 12-month period.

A request is deemed “verifiable” when we are able to verify your identity or verify that you have the authority to make a request on behalf of another individual. If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting the request. We reserve the right to verify the legitimacy of all requests, using any information you have given us, or any transaction information we have.

We are prevented from providing social security numbers, driver’s license or other government-issued identification number, financial account numbers, health insurance or medical identification number (if we have it), account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft, fraud, or unreasonable risk to our system security.

How to Exercise Your Rights

If you are a California Resident, you may submit a request by:

- 1) E-mailing privacy@coastalbank.com; or
- 2) Contacting us at (833) 310-1581

Questions or Concerns

For questions or concerns:

- Contacting us at (833) 310 -1581;
- Visiting us online at www.coastalbank.com and submit your question in the [Contact Us](#) page; or
- Visit us in person at one of our Branch locations.

Changes to the CCPA Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new “Last Updated” date.