

California Consumer Privacy Act Disclosure

Last updated October 1, 2024

This **Privacy Notice for California Residents** (“California Notice”) supplements the information contained in HomeStreet Bank's <Consumer Privacy Policy> and applies solely to individuals who are California residents (“consumers” or “you”). We adopt this California Notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”), as amended by the California Privacy Rights Act, and its implementing regulations. Any terms defined in the CCPA have the same meaning when used in this California Notice.

HomeStreet Bank is a financial institution that collects personal information pursuant to the Gramm-Leach-Bliley Act (“GLBA”), the California Financial Information Privacy Act (“CFIPA”), and the Fair Credit Reporting Act (“FCRA”), as applicable. The CCPA gives consumers certain rights regarding the personal information that businesses collect about them, but these rights do not apply to information subject to the GLBA, the CFIPA, and the FCRA. As a result, this California Notice does not apply to information that we collect about individuals who seek, apply for, or obtain our financial products and services for personal, family, or household purposes. Such information remains subject to our <Consumer Privacy Policy>.

Our Personal Information Practices

The following table summarizes the categories of Personal Information we have collected during the past 12 months, the categories of sources of that information, and whether we disclose, sell, or share that information to service providers or third parties. The categories we use to describe Personal Information are enumerated in the CCPA and include both financial personal information covered by the GLBA and other financial sector-specific laws and non-financial personal information. We collect this Personal Information for the purposes described in “How We Use Personal Information,” below.

Category	Information Type	Source	We disclose to:	We sell to/share with:
Identifiers	<ul style="list-style-type: none">Contact information or personal characteristics (name; email address; postal address; telephone number; driver’s license number, passport number, signature or other similar identifier information)	You; our social media pages; third-party subscription vendors	Service Providers	Not sold/shared
Financial Information	<ul style="list-style-type: none">Payment card data	You	Service Providers	Not sold/shared

	<ul style="list-style-type: none"> • Bank account information • Credit information 			
Protected Classifications and Other Sensitive Data	<ul style="list-style-type: none"> • Date of Birth • Gender • Government Identification Numbers 	You	Service Providers	Not sold/shared
Commercial Information	<ul style="list-style-type: none"> • Transaction information • Billing and payment records • Order history 	You	Service Providers	Not sold/shared
Geolocation Information	<ul style="list-style-type: none"> • Coarse (information that describes location at ZIP code-level or less precision) 	You; our analytics and advertising partners	Service Providers	Advertising partners (coarse location only)
Internet or Electronic Network Activity Information	<ul style="list-style-type: none"> • IP address • Information provided in URL string (e.g., search keywords) • Cookie or tracking pixel information • Information about your interaction with our website, app, email correspondence, or products • Browsing history • Search history • Biometric data directly or through third parties 	You; our analytics and advertising partners	Service Providers	Advertising partners
Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information	<ul style="list-style-type: none"> • Call recordings • Photographs • Video 	You	Service Providers	Not sold/shared
Professional or Employment-Related Information	<ul style="list-style-type: none"> • Current employer • Job title 	You	Service Providers	Not sold/shared
Education Information	<ul style="list-style-type: none"> • Education history • Level of education 	You	Service Providers	Not sold/shared

Inferences Drawn About You	<ul style="list-style-type: none"> User profile reflecting preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes 	You; our analytics and advertising partners	Service Providers	Advertising partners
Content of Communications	<ul style="list-style-type: none"> Contents of phone calls, emails, or text messages Photos 	You	Service Providers	Not sold/shared

We determine the retention period for each of the categories of personal information listed above based on (1) the length of time we need to retain the information to achieve the business or commercial purpose for which it was obtained, (2) any legal or regulatory requirements applicable to such information, (3) internal operational needs, and (4) any need for the information based on any actual or anticipated investigation or litigation.

Sources of Personal Information

Examples of the sources of Personal Information in the categories listed above include the following:

Sources	Examples
You	Your interactions with our website and mobile apps, calls to our call center, information that you provide when seeking or using financial services, information you provide when you apply for a job
Service Providers	Data analytics providers, consumer reporting agencies
Third parties	Advertising and marketing companies, data brokers, lead generators, referral sources
Third parties that you have authorized or directed to share your information with us	Background, credit, and reference checking companies
Government or public sources	Public data published by state or federal government entities

How We Use Personal Information

We collect, use, and/or disclose Personal Information for the following business or commercial purposes:

- To fulfill or meet the reason you provided the information (e.g. if you request a price quote).
- To otherwise provide and maintain our products and services.
- To respond to law enforcement requests and as required by applicable law, court order or government regulations.
- To conduct our marketing and advertising activities.
- For debugging; detecting and preventing security incidents; verification; maintenance of facilities, systems, and infrastructure; improving the quality of our services and devices; undertaking internal research for technological development and demonstration or auditing related to a current interaction with consumer and concurrent transactions, including but not limited to, counting ad impressions, verifying positioning and quality of ad impressions and auditing compliance with this specification and other standards.
- To review job applicants' qualifications in connection with an application for employment with us.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets or liabilities, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding in which personal information held by us is among the assets transferred.

Other legally permissible or everyday business purposes, including data analysis, product development and compliance with law enforcement and other legal processes.

Disclosure of Personal Information

Examples of the categories of services providers and third parties to whom we have disclosed Personal Information include the following:

Recipients	Examples
Affiliates	Companies related by common ownership or control.
Service Providers	Website providers, communications services, fraud prevention services, data analytics providers, security services, consumer reporting agencies
Advertising Partners	Advertising and marketing companies

Third parties that you have authorized or to whom you directed us to share your information	Parties who have legally required production of information pursuant to subpoena or court order.
Government entities	Regulatory and law enforcement agencies or others who are legally entitled to information pursuant to a court order, warrant or subpoena

We will not collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Information for Job Applicants

When you apply for a job with us, we may collect information from you, including:

- Information you provide in connection with your application.
- Information that you make available in your social media accounts.
- Information about you that is available publicly.
- Information that you authorize us to collect via third parties, including former employers or references.

In certain circumstances, you may submit your application for employment through a third-party service that displays our job posting. We do not control the privacy practices of these third-party services. Please review their privacy policies carefully prior to submitting your application materials.

Sale of Personal Information

You have the right to opt out of our sale or sharing of your Personal Information to third parties. To exercise this right, please visit "Your Privacy Choices" webpage or contact us. Your right to opt out does not apply to our disclosure of personal information to service providers.

Under the CCPA, a business "sells" personal information when it discloses personal information to a third party for monetary or other benefit. A company may be considered a third party either because we disclose Personal Information to the company for something other than an enumerated business purpose under California law, or because its contract does not restrict it from using personal information for purposes unrelated to the service it provides to us. A business "shares" personal information when it discloses personal information to a third party for purposes of cross-context behavioral advertising.

Links to Other Websites

Our website and mobile applications may feature links to third-party websites that offer goods, services or information. When you click on one of these links, you will be accessing content and services that are not subject to this Policy. We are not responsible for the information-collection practices of the other websites that you visit, and urge you to review their privacy policies before you provide them with any of your Personal Information. Third-party sites or services may collect, use and secure information about you in a way that is different from those described in this Policy.

Your Rights Under the CCPA

The CCPA provides consumers with the following rights:

- **Request to Know (RTK) About Personal Information Collected or Disclosed**

You have the right to request access to Personal Information collected about you, information regarding the source of that Personal Information, the purposes for which we collect it, and the third parties and service providers to whom we sell or disclose it.

- **Request to Correct (RTC) Personal Information**

You have the right to request that we correct inaccurate Personal Information that we maintain about you.

- **Request to Delete (RTD) Personal Information**

You have the right to request in certain circumstances that we delete Personal Information that we have collected directly from you.

How to Exercise Your Requests to Know (RTK) and Requests to Delete (RTD) Personal Information

If you are a California resident; you may submit a request by:

- Completing our online form at [CA Privacy-CCPA Request Form](https://www.homestreet.com/privacy-policy/california-privacy-notice/ca-privacy-form) or <https://www.homestreet.com/privacy-policy/california-privacy-notice/ca-privacy-form>
- Calling us at:
 - Retail Banking: 800.719.8080
 - Mortgage Lending: 800.809.1377
 - Loan Servicing: 800.237.3194
 - TTY/TDD 855.201.9592
- Or inquiring at any of our branch offices in California

Within 10 days of receiving your request, we will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to enable us to verify your identity.

You may designate another individual or business registered with the California Secretary of State, called an authorized agent, to make a request on your behalf.

We may have a reason under the law why we do not have to comply with your request, or why we may comply with it in a more limited way than you anticipated. If we do, we will explain that to you in our response to your request.

We must verify your identity before responding to your request. We verify your identity by asking you to provide personal identifiers that we can match against information we may have collected from you previously. We may need to follow up with you to request more information to verify identity.

We will not use personal information we collect in connection with verifying or responding to your request for any purpose other than responding to your request.

Non-Discrimination

We will not illegally discriminate against you for exercising any of your CCPA rights.

Changes to This California Consumer Privacy Act Notice

We reserve the right to change or update this Notice from time to time. When we do, we will post the updated notice on the Website and update the “Last updated” date.

Questions or Concerns

If you have any questions regarding our privacy policies, our California Notice, the ways in which we collect, use, and disclose your personal information, or how to exercise your rights under the CCPA, please do not hesitate to contact us at:

Phone:

- Retail Banking: 800.719.8080
- Mortgage Lending: 800.809.1377
- Loan Servicing: 800.237.3194
- TTY/TDD 855.201.9592

Website: <https://www.homestreet.com/contact-us>