

AMERICAN CONTINENTAL BANK (“BANK”)

CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

Last updated August 16, 2021

Your Right to Know About Personal Information Collected, Disclosed, or Sold

You have the right to request that we disclose what personal information we collect, use, disclose or sell.

If you wish to submit a verifiable consumer request for personal information we collect, use, disclose or sell you may either:

- (1) Call us at (626) 363-8988
- (2) Write to us at:

American Continental Bank
17700 Castleton Street, Suite 100
City of Industry, CA 91748

- (3) Submit a request in person at one of our branch locations:

Alhambra Branch
808 E. Main St.
Alhambra, CA 91801

Arcadia Branch
815 W. Naomi Ave. #B
Arcadia, CA 91007

Chino Hills Branch
2983 Chino Ave., Unit A6
Chino Hills, CA 91709

Please be advised that the Bank will need to verify your identity before processing your request. The process which we will use to verify your identity will be consistent with the process we use to verify an individual's identity in order to process a transaction on their account. This may include, but is not limited to, inspecting government issued identification (i.e., driver's license, passport), requesting that you state certain personal information (i.e., mother's maiden name, date and amount of last deposit, contact information), reaching out to you by phone or email based on current contact information or any other reasonable method of verifying your identity.

Collection of Personal Information

Below is a list of categories of personal information we have collected about consumers in the preceding 12 months:

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, 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, medical information, or health insurance information
- Characteristics of protected classifications under California or federal law Account balances and transaction history
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Payroll, income and expense information
- Financial statements
- Copies of tax returns

- Biometric information, such as fingerprints
- Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)
- Professional or employment-related information
- Audio, electronic, visual and similar information, such as video recordings
- Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
- Security password

Categories of Sources from Which We Collect the Personal Information

Below is a list of categories of the categories of sources from which we collect personal information from consumers:

- Directly from a California resident or the individual's representatives
- Internet Service Providers
- Government entities
- Public Record Sources (Federal, State or Local Government Sources)
- Third Party Providers (i.e., Experian, Title Companies)
- Employment information

Our Business or Commercial Purpose for Collecting the Personal Information

We collect personal information about consumers for the following business or commercial purposes:

- Providing banking products (i.e. checking, savings, loans)
- Product services (i.e. notarizations)
- Website/Mobile App Activity/Social Media
- Employment
- Provide a banking service (i.e. online banking)
- Maintaining or servicing an account(s)
- Processing or fulfilling orders and transactions
- Processing payments
- Auditing for compliance and security purposes
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
- 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 or controlled by us and to improve, upgrade or enhance the service that is owned or controlled by us

Categories of Third Parties with Whom We Share the Personal Information

Below is a list of the categories of third parties to which we have disclosed for a business purpose in the preceding 12 months the categories of personal information we collect as listed above:

- Vendors and Service Providers who provide services such as website hosting, customer service, email delivery, auditing, information technology and related infrastructure
- Government Agencies as required by laws and regulations

Personal Information of Minors

We do not sell the personal information of minors under 16 years of age.

Right to Request Deletion of Personal Information

You have the right to request deletion of personal information about you which we have collected or maintained.

If you wish to submit a verifiable consumer request for personal information we collect, use, disclose or sell you may either:

(1) Call us at (626) 363-8988

(2) Write to us at:

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17700 Castleton Street, Suite 100
City of Industry, CA 91748

(3) Submit a request in person at one of our branch locations:

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808 E. Main St.
Alhambra, CA 91801

Arcadia Branch
815 W. Naomi Ave. #B
Arcadia, CA 91007

Chino Hills Branch
2983 Chino Ave., Unit A6
Chino Hills, CA 91709

Please be advised that the Bank will need to verify your identity before processing your request to delete certain information. The process which we will use to verify your identity will be consistent with the process we use to verify an individual's identity in order to process a transaction on their account. This may include, but is not limited to, inspecting government issued identification (i.e., driver's license, passport), requesting that you state certain personal information (i.e., mother's maiden name, date and amount of last deposit, contact information), reaching out to you by phone or email based on current contact information or any other reasonable method of verifying your identity.

In order to process your request to delete certain information the Bank will need you to provide information as to the specific information which you would like to have deleted. Please be advised that the Bank retains the right to close your account if it deems that the information which you are requesting to have deleted is pertinent to the Bank's ability to provide such products and services in a reasonable manner and within applicable laws and regulations. We will acknowledge receipt of your request and advise you how long we expect it will take to respond subject to verification of your identity.

Right to Opt-Out of the Sale of Personal Information

We do not sell personal information.

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 by either:

(1) Call us at (626) 363-8988

(2) Write to us at:

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17700 Castleton Street, Suite 100
City of Industry, CA 91748

(3) Submit a request in person at one of our branch locations:

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808 E. Main St.
Alhambra, CA 91801

Arcadia Branch
815 W. Naomi Ave. #B
Arcadia, CA 91007

Chino Hills Branch
2983 Chino Ave., Unit A6
Chino Hills, CA 91709

Please be advised that the Bank will need to verify your identity before processing your request to designate an agent to make a request under the California Consumer Privacy Act. The process which we will use to verify your identity will be consistent with the process we use to verify an individual's identity in order to process a transaction on their account. This may include, but is not limited to, inspecting government issued identification (i.e., driver's license, passport), requesting that you state certain personal information (i.e., mother's maiden name, date and amount of last deposit, contact information), reaching out to you by phone or email based on current contact information or any other reasonable method of verifying your identity.

In order to process your request to designate an agent the Bank may require that you provide the authorized agent written permission which specifies what information they are able to access. The Bank will also reserve its right to deny a request from an agent that does not submit proof that they have been authorized by the consumer to act on their behalf. We will acknowledge receipt of your request and advise you how long we expect it will take to respond subject to verification of your identity.

Contact for More Information

You may contact us with questions or concerns about this Disclosure and our practices by:

(1) Call us at (626) 363-8988

(2) Write to us at:

American Continental Bank
17700 Castleton Street, Suite 100
City of Industry, CA 91748

Changes to This California Consumer Privacy Act 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.