



### California Consumer Privacy Act Policy

In order to provide a financial product or service, American Business Bank collects information on consumers to establish and service the financial product or service. We are providing this policy notice to disclose your rights and what personal information is collected, the source of that information, and who we share that information with.

#### RIGHT TO DELETE

As a California resident you have the right to request the Bank delete your personal information we collected and tell our service providers to do the same, subject to certain exceptions (such as if the business is legally required to keep the information).

To submit a request, you can either call our toll free number 877-426-2252, or send your request to:

American Business Bank  
Attention: Central Operations  
400 South Hope St. Suite 300  
Los Angeles, CA 90071

##### ***Toll-free Number***

If you call our toll free number, you will be required to provide us your full name and other personal information to verify your identity.

##### ***Written Request***

To ensure we only provide your personal information to you, please provide your full name and phone number so we may contact you to further validate your identity.

#### RIGHT TO CORRECT

As a California resident you have the right to request the Bank to correct inaccurate information they have collected about California residents.

To submit a request, you can either call our toll free number 877-426-2252, or send your request to:

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400 South Hope St. Suite 300  
Los Angeles, CA 90071

##### ***Toll-free Number***

If you call our toll free number, you will be required to provide us your full name and other personal information to verify your identity.

##### ***Written Request***

To ensure we only provide your personal information to you, please provide your full name and phone number so we may contact you to further validate your identity.

## RIGHT TO KNOW

As a California resident, you have the right to request the Bank to disclose to you what personal information it collects, uses, discloses, and sells (*American Business Bank does not sell personal information for a business or commercial purpose*).

To submit a request, you can either call our toll free number 877-426-2252, or send your request to:

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## RIGHT TO OPT OUT OF THE SALE OF PERSONAL INFORMATION

As a California resident you may request the Bank stop selling or sharing (for cross-context behavioral advertising) their personal information ("opt-out"), including through a user-enabled opt-out preference signal. Businesses cannot sell or share their personal information after they receive their request to opt-out of sale/sharing unless California resident(s) later consent to the sale or sharing of their personal information.

American Business Bank does not sell personal information for a business or commercial purpose.

## RIGHT TO LIMIT USE AND DISCLOSURE OF SENSITIVE PERSONAL INFORMATION

As a California residents you can direct the Bank to only use their sensitive personal information (for example, social security number, financial account information, precise geolocation data, or genetic data) for limited purposes, such as providing them with the services requested.

American Business Bank does not sell personal information for a business or commercial purpose. The Bank uses information collected specifically for the purpose of providing our products and services.

## NON-DISCRIMINATION RIGHTS

As a consumer, you have the right to not receive discriminatory treatment for exercising the privacy rights conferred by the California Consumer Privacy Act.

## AUTHORIZED AGENT

A consumer may designate an authorized agent by; i) providing us written permission of that authorization, ii) meeting the definition of an authorized agent under CCPA, and iii) our ability to verify the consumer's own identity through our validation process.

CATEGORY OF PERSONAL INFORMATION WE COLLECT	OUR BUSINESS PURPOSE OF COLLECTING YOUR INFORMATION	CATEGORIES OF THIRD PARTIES WITH WHOM THE INFORMATION IS DISCLOSED
<b>Identifiers</b> , which mean unique information that can be used to identify an individual or represent an individual's identity, such as your real name (first and last), an alias, postal address, a unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Related Personal Information</b> , which mean information that identifies, relates to, describes, or is capable of being associated with a particular individual or attributes associated with an individual, including the categories of personal information described in California Civil Code Section 1798.80(e), such as but not limited to your signature, physical characteristics or descriptions, telephone numbers, education history, employment information and history, and financial information.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Protected Classifications</b> which mean information related to protected classifications under California or federal law, such as (but not limited to) your race, national origin, a disability, marital status, or medical conditions.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Commercial Information</b> , which is information related to your purchasing habits, spending habits or commercial and other business activities you have engaged in, such as records of personal property, products or services purchased, obtained, or considered; records reflecting your ownership or control of businesses or other assets; information and records reflecting transactions you have executed or participated in; information regarding the size, type, industry and financial information for businesses you may own or work for and other purchasing or consuming histories or tendencies.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Digital Activity Information</b> , which mean information related to your activity on the Internet or any other electronic or digital software, service, platform or network, including, but not limited to, your browsing history, search history, and information regarding your interaction with an Internet Web site, application, or advertisement.	Detecting/preventing security incidents Regulatory Compliance	Third party service providers, law enforcement authorities and other parties as required or permitted by law

<b>A/V Information</b> , means information obtained from audio, electronic, visual, thermal, olfactory, or similar sensory based technology or devices, such as video recordings we obtain from security cameras.	Detecting/preventing security incidents Regulatory Compliance	Third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Employment Information</b> , which is professional or employment related information about you, such as your employment history, employment status, years of experience, and whether you own businesses and your ownership status within any businesses you may own.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Education Information</b> , which mean 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).	Background screening for employees, Operational, commercial, quality assurance, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Inferences</b> , which mean inferences the Bank makes about individuals that are drawn from any of the categories of personal information we collect to create a profile about an individual that might reflect an individual's preferences, characteristics, behaviors or attitudes.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Geolocation Information</b> , which mean information or data related to your geographic location.	Detecting/preventing security incidents Regulatory Compliance	Third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Interpersonal Information</b> , means information associated with the interpersonal relationships and family dynamics of individuals. This includes but is not limited to, documents or records that reflect details of the sale, succession or transition of businesses or assets owned and controlled by the individual, information regarding the individual's family tree, family relationships and family dynamics, and family work relationships and family expectations.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>CATEGORIES OF SENSITIVE PERSONAL INFORMATION WE COLLECT INCLUDE THE FOLLOWING:</b>		
<b>Identification Numbers</b> , which mean information that reveals an individual's social security number, driver's license number, passport number or state identification card number.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law

<b>Account Credentials</b> , is any information that reveals an individual's account log-in information, financial account, debit card or credit card number in combination with any required security or access code, password or credentials allowing accessing to an account.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Precise Geolocation</b> , which mean any Geolocation Information that is derived from a device and that is used or intended to be used to locate an individual within a geographic area that is equal to or less than the area of a circle with a radius of 1,850 feet.	Detecting/preventing security incidents Regulatory Compliance	Third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Background Information</b> , which is information that reveals an individual's racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs or membership in a union.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Personal Messages</b> , which is the content of a mail, email or text message where the Bank is not the intended recipient of the communication.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>Health Information</b> , is any personal information collected and analyzed concerning an individual's health.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Third party service providers and other parties as required or permitted by law
<b>Sexual Identity Information</b> , is any information collected and analyzed concerned an individual's sex life or sexual orientation.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
<b>AMERICAN BUSINESS BANK DOES NOT SELL PERSONAL INFORMATION FOR A BUSINESS OR COMMERCIAL PURPOSE.</b>		
You may retrieve the Bank's California Consumer Privacy Act Policy on the Bank's website at <a href="https://www.americanbb.bank/CCPA-Privacy">https://www.americanbb.bank/CCPA-Privacy</a> .		

#### CONTACT FOR MORE INFORMATION

For questions or concerns about the Bank's privacy policies and practices contact us at 877-426-2252.