

## Login to Your Account

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## California Consumer Privacy Act Policy

### California Consumer Privacy Act Policy

Community West Bank is committed to protecting the privacy and security of your personal information. This privacy policy describes the types of information we may collect from you or otherwise receive about you and our practices for collecting, disclosing or selling that information. The California Consumer Privacy Act Notice (download a printable copy of the CCPA; PDF, requires Adobe Reader) explains how Community West Bank ("Company," "we," or "us") collects, uses, discloses and shares personal information relating to **California Residents** as amended by the California Privacy Rights Act of 2021 ("Collectively, the "CPRA").

### Individual's Information Rights

You have the right to know what personal information we collect, use, disclose and sell. You have a number of rights under data protection laws in relation to data held about you. For example, under certain circumstances, by law you have the right to:

- Request access to your personal information. This enables you to receive a copy of the personal information we hold about you.  
If you wish to submit a verifiable consumer request for the personal information we collect, use, disclose or sell, or wish to exercise your rights under California law, you may submit your request through one of the following ways:
  - You can request to obtain a copy at any one of our banking center locations;
  - Call the toll free number: (800) 298-1775;
  - You can submit your request on our form via our website, <https://www.communitywestbank.com/>, in the Privacy Policy tab, labeled "Right to Know, Access Delete Do Not Share or Sell My Personal Information"
- Submit a request by mail to:  
Community West Bank  
7100 N. Financial Drive, Suite 101  
Fresno, CA 93720
- Request correction of the personal information that we hold about you. This enables you to ask us to have any incomplete or inaccurate information we hold about you corrected.
- Request erasure of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).
- Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.
- Request the restriction of processing of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- Request the transfer of your personal information to another party.
- You also have the right to opt out of automated decision-making technology, including profiling in connection with decisions related to a consumer's work performance, economic situation, health, personal preferences, interests, reliability, behavior, location, or movements. Opt-out right explicitly extends to sharing of PI used for cross-context behavioral advertising.

The rights set out above are not absolute and are subject to a number of important exemptions and limitations that mean we don't always need to comply with your request.

California law requires us to verify your identity before we can process your request. In order to verify your identity we may need to request specific information from you such as your account number, the date or amount of your last deposit or withdrawal that you made and match that information with the information we already maintain on you. If you maintain a password protected account with us we can verify your identity through our existing authentication practices, such as two-factor authentication. This helps us confirm your identity and ensure you can exercise your right to access the information.

We will acknowledge your request within 10 business days, and will provide the requested information within 45 days. If we are not able to respond within 45 days, we will inform you and respond within an additional 45 days. You may request this information up to two times per 12 month period. We reserve the right to verify the legitimacy of all requests, using any information you have given us, or any transactional information we have. We are prevented from providing the following:

- Your social security number;
- Driver's license or other government-issued identification number;
- Financial account number;
- Any health insurance or medical identification number (if we have it);
- Account passwords or security questions and answers

#### Collection of Personal Information

We do not share or disclose your information except as allowed by law. We share (disclose) information only with those vendors providing servicing of your products and services and require that they not sell, share, or use your information for any other purpose.

Below is a list of categories of personal information we have collected about consumers in the preceding 12 months. For each category identified below, we have also provided (i) the categories of sources from which we collected the personal information, (ii) the business or commercial purpose for collecting the information and (iii) the categories of third parties with whom we share the personal information:

Features	Categories of Personal Information We Collect	Categories of Sources from Which We Collect Personal Information	Our Business Purpose for Collecting Personal Information	Categories of Third Parties with Whom We Disclosed the Personal Information
<b>Identifiers</b>	such as a real name, alias, postal address, online identifiers, email address or unique personal identifier or other similar identifiers.	Directly from a California Resident or the individual's representative; Service Providers and other third parties; Public record Sources (Federal, State, or Local Government Sources); Mobile App Activity/Social Media; Information from another institution representing a Client/Prospect; or Information from Corporate Clients about individuals associated with the Clients (e.g. an employee or board member).	To establish a relationship with us; To service the products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation.	Service providers, sub-contractors, credit reporting agencies, government entities, or companies you authorize us to share your data with. This may include a sub-contractor who inspects real estate, or a vendor that processes check reorders or provides ID theft protection services to you on our behalf, or a company that processes our payroll if you are an employee of Community West Bank.
<b>Contact and Account Information.</b>	Any information that identifies, relates to, describes, or is capable of being associated with a particular individual, including, but not limited to, name, signature, Taxpayer I.D. such as a social security number or Employer Identification Number, physical characteristics or description, birthdate, address, telephone number, passport number, driver's license or state identification card number, employer, bank account number, credit card number, e-mail, or any other financial information, such as tax returns	Directly from a California Resident or the individual's representative; Service Providers and other third parties; Public record Sources (Federal, State, or Local Government Sources); Mobile App Activity/Social Media; Information from another institution representing a Client/Prospect; or Information from Corporate Clients about individuals associated with the Clients (e.g. an employee or board member).	To establish a relationship with us; To service the products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.	Service providers, sub-contractors, credit reporting agencies, government entities, or companies you authorize us to share your data with. This may include a sub-contractor who inspects real estate, or a vendor that processes check reorders or provides ID theft protection services to you on our behalf, or a company that processes our payroll if you are an employee of Community West Bank.
<b>Characteristics of protected classification</b>	under California or federal law such as race or gender.	Directly or Indirectly from you when you complete a mortgage loan or employment application.	To comply with our regulatory obligation.	Government agencies to comply with reporting requirements governed by the Home Mortgage Disclosure Act.
<b>Commercial information</b>	including records of personal property, or products or services purchased, obtained, or considered.	Directly or Indirectly from you when you establish a deposit or loan account.	To establish a relationship with us; To service the products and services you have with us; To provide auditing firms with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.	Service providers, sub-contractors, who inspect real estate such as an appraisal company or real estate inspector.
<b>Internet or other electronic network activity information</b>	such as account numbers, Internet Protocol (IP) address.	Indirectly from you when you access our products or services such as Card Valet, our online and mobile banking applications using your personal computer, cell phone, or other electronic or mobile device.	To support internal operations of our debit card valet, website, mobile app or to comply with a legal or regulatory obligation.	Service providers, sub-contractors or companies you authorize us to share your data with such as a vendor who we contract with to provide services via our mobile app or website.
<b>Geolocation</b>	including electronic network activity information pulled from a device which can be used to identify the precise location of an individual.	Indirectly from you when you access our products or services such as Card Valet, our online and mobile banking applications using your personal computer, cell phone, or other electronic or mobile device.	To determine the country and time zone to support the internal operations of our website or offer products or services to you, and not for any other purpose.	Service providers, sub-contractors, government entities, or companies you authorize us to share your data with such as a vendor who we contract with to provide online or mobile banking services to you.
<b>Audio, Electronic, Visual</b>	or similar information.	Security cameras located at our banking centers	To protect, detect, investigate, report and seek to prevent financial crime	Federal, State or local governmental agencies
Feature:	<b>Professional or employment-related information.</b>	Directly from you; such as information you provide on our forms, surveys, applications for employment, or similar online fields or forms or items we collect indirectly from others, such as credit reporting agencies.	To conduct research or to assess job qualifications if you submitted an application for employment; To open an account or to make a loan to you.	Service providers or other third parties to comply with law and regulations. We may also share your personal information with credit reporting agencies or a company that processes employment applications for Community West Bank.
<b>Inferences</b>	drawn from any of the Personal or Sensitive Personal Information you provide to us.	Indirectly from you when you use our products or services to conduct banking transactions.	To offer products and services to you, conduct investigations, or comply with our regulatory obligations.	Service providers or other third parties to comply with law and regulations. We may also share your personal information with a regulator, governmental agency or otherwise.

Features	Identifiers	Contact and Account Information.	Characteristics of protected classification	Commercial information	Internet or other electronic network activity information	Geolocation	Audio, Electronic, Visual	Feature:	Inferences
Categories of Personal Information We Collect	such as a real name, alias, postal address, online identifiers, email address or unique personal identifier 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, name, signature, Taxpayer I.D. such as a social security number or Employer Identification Number, physical characteristics or description, birthdate, address, telephone number, passport number, driver's license or state identification card number, employer, bank account number, credit card number, e-mail, or any other financial information, such as tax returns	under California or federal law such as race or gender.	including records of personal property, or products or services purchased, obtained, or considered.	such as account numbers, Internet Protocol (IP) address.	including electronic network activity information pulled from a device which can be used to identify the precise location of an individual.	or similar information.	<b>Professional or employment-related information.</b>	drawn from any of the Personal or Sensitive Personal Information you provide to us.
Categories of Sources from Which We Collect Personal Information	Directly from a California Resident or the individual's representative; Service Providers and other third parties; Public record Sources (Federal, State, or Local Government Sources); Mobile App Activity/Social Media; Information from another institution representing a Client/Prospect; or Information from Corporate Clients about individuals associated with the Clients (e.g. an employee or board member).	Directly from a California Resident or the individual's representative; Service Providers and other third parties; Public record Sources (Federal, State, or Local Government Sources); Mobile App Activity/Social Media; Information from another institution representing a Client/Prospect; or Information from Corporate Clients about individuals associated with the Clients (e.g. an employee or board member).	Directly or Indirectly from you when you complete a mortgage loan or employment application.	Directly or Indirectly from you when you establish a deposit or loan account.	Indirectly from you when you access our products or services such as Card Valet, our online and mobile banking applications using your personal computer, cell phone, or other electronic or mobile device.	Indirectly from you when you access our products or services such as Card Valet, our online and mobile banking applications using your personal computer, cell phone, or other electronic or mobile device.	Security cameras located at our banking centers	Directly from you; such as information you provide on our forms, surveys, applications for employment, or similar online fields or forms or items we collect indirectly from others, such as credit reporting agencies.	Indirectly from you when you use our products or services to conduct banking transactions.
Our Business Purpose for Collecting Personal Information	To establish a relationship with us; To service the products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation.	To establish a relationship with us; To service the products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.	To comply with our regulatory obligation.	To establish a relationship with us; To service the products and services you have with us; To provide auditing firms with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.	To support internal operations of our debit card valet, website, mobile app or to comply with a legal or regulatory obligation.	To determine the country and time zone to support the internal operations of our website or offer products or services to you, and not for any other purpose.	To protect, detect, investigate, report and seek to prevent financial crime	To conduct research or to assess job qualifications if you submitted an application for employment; To open an account or to make a loan to you.	To offer products and services to you, conduct investigations, or comply with our regulatory obligations.

Features	Identifiers	Contact and Account Information.	Characteristics of protected classification	Commercial information	Internet or other electronic network activity information	Geolocation	Audio, Electronic, Visual	Feature:	Inferences
Categories of Third Parties with Whom We Disclosed the Personal Information	Service providers, sub-contractors, credit reporting agencies, government entities, or companies you authorize us to share your data with. This may include a sub-contractor who inspects a real estate, or a vendor that processes check reorders or provides ID theft protection services to you on our behalf, or a company that processes our payroll if you are an employee of Community West Bank.	Service providers, sub-contractors, credit reporting agencies, government entities, or companies you authorize us to share your data with. This may include a sub-contractor who inspects real estate, or a vendor that processes check reorders or provides ID theft protection services to you on our behalf, or a company that processes our payroll if you are an employee of Community West Bank.	Government agencies to comply with reporting requirements governed by the Home Mortgage Disclosure Act.	Service providers, sub-contractors, who inspect real estate such as an appraisal company or real estate inspector.	Service providers, sub-contractors or companies you authorize us to share your data with such as a vendor who we contract with to provide services via our mobile app or website.	Service providers, sub-contractors, government entities, or companies you authorize us to share your data with such as a vendor who we contract with to provide online or mobile banking services to you.	Federal, State or local governmental agencies	Service providers or other third parties to comply with law and regulations. We may also share your personal information with credit reporting agencies or a company that processes employment applications for Community West Bank.	Service providers or other third parties to comply with law and regulations. We may also share your personal information with a regulator, governmental agency or otherwise.

### Retention of Personal Information

The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

### Disclosure or Sale of Personal Information

- We have not sold any personal information about consumers in the preceding 12 months.
- We have disclosed personal information about consumers to third parties for a business purpose in the preceding 12 months. Below is a list of categories we have disclosed to third parties in the preceding 12 months.

### Categories of Personal Information That We Disclose to Third Parties for a Business Purpose

Identifiers such as a real name, alias, postal address, online identifiers, email address or unique personal identifier 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, name, signature, Taxpayer I.D. such as a social security number or Employer Identification Number, physical characteristics or description, birthdate, address, telephone number, passport number, driver's license or state identification card number, employer, bank account number, credit card number, e-mail, or any other financial information, such as tax returns

Characteristics of protected classification under California or federal law such as race or gender.

Commercial information, including records of personal property, or products or services purchased, obtained, or considered.

Internet or other electronic network activity information, such as account numbers, Internet Protocol (IP) address.

Geolocation, including electronic network activity information pulled from a device which can be used to identify the precise location of an individual.

Audio, Electronic, Visual or similar information.

Professional or employment-related information.

Inferences drawn from any of the Personal or Sensitive Personal Information you provide to us.

We do not sell the personal information of minors under 16 years of age without affirmative authorization.

### Right to Request the Deletion of Personal Information

Federal laws may govern our retention of your information; however, anything we are not required to maintain under those guidelines may be deleted. Exceptions to our deletion responsibilities include information necessary to:

- Complete the transaction for which the information is collected;
- Provide a good or service requested by you or reasonably anticipated within the context of our ongoing business relationship with you;
- Perform a contract between us and you;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or to prosecute those responsible for that activity;
- Debug to identify and repair errors;
- To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with a legal obligation;
- Otherwise use your information internally in a lawful manner that is compatible with the context in which you provided the information.

To request the deletion of any personal information about you which we have collected or maintained, you may submit a verifiable consumer request to us by following the instructions below:

- You can obtain a copy at any one of our banking center locations;
- Call the toll free number: (800) 298-1775;
- You can submit your request online using the [CCPA “Right to Access, Know or Delete” form](#)
- Submit a request by mail to:  
Community West Bank  
7100 N. Financial Drive, Suite 101 Fresno, CA 93720

California law requires us to verify your identity before we can process your request. In order to verify your identity we may need to request specific information from you such as your account number, the date or amount of your last deposit or withdrawal that you made and match that information with the information we already maintain on you. If you maintain a password protected account with us we can verify your identity through our existing authentication practices, such as two-factor authentication. This helps us confirm your identity and ensure you can exercise your right to access the information.

#### Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your personal information; however, we do not and will not sell your personal information.

#### Right to Opt-Out of Automated Decision-Making Technology

You also have the right to opt out of automated decision-making technology, including profiling in connection with decisions related to a consumer’s work performance, economic situation, health, personal preferences, interests, reliability, behavior, location, or movements. Opt-out right explicitly extends to sharing of PI used for cross-context behavioral advertising however, we do not use cross-context behavioral advertising in our business.

#### Right to Non-Discrimination for the Exercise of Your Privacy Rights

You have a right not to receive discriminatory treatment by Community West Bank for the exercise of the privacy rights conferred by the California Consumer Privacy Act (California Civil Code § 1798.100 et seq.). To learn more about your California privacy rights, visit:

<https://www.caprivacy.org/>

#### Authorized Agent

You may designate an authorized agent to make a request under the California Consumer Privacy Act on your behalf. If you wish to authorize another person to act as authorized agent on your behalf, you must provide the authorized agent permission to do so; in which case, we will request specific information to help us identify their identity. We may also require you to verify your own identity directly with us. We reserve the right to deny a request from an agent that does not submit proof they have been authorized by you to act on their behalf.


#### Cookies and Tracking Technology

We use cookies and similar technologies on our websites, mobile apps, and emails. Cookies are text files that hold small amounts of information, which an individual’s computer or mobile device stores when they visit a website or use a mobile app. When the individual returns to the websites or mobile apps – or visit websites and mobile apps that use the same cookies – they recognize these cookies and therefore the individual’s device.

Community West Bank and its partners use cookies or similar technologies to analyze trends, administer the website, track users’ movements around the website, and to gather demographic information about our user base as a whole. You can control the use of cookies at the individual browser level, but if you choose to disable cookies, it may limit your use of certain features or functions on our website or service. For more information about cookies and about turning off cookies, please see: <http://www.allaboutcookies.org>. If you turn off your cookies, some of the features of the Services may not function properly.

Do Not Track Browser Setting. Some web browsers incorporate a “Do Not Track” feature (DNT) that signals to the websites that you visit that you do not want to have your online activity tracked. At this time, we do not respond to browser DNT signals. Other third-party websites may keep track of your browsing activities when they provide you with content, which enables them to customize what they present to you on their websites.

Our Privacy Policy was last updated on 4/1/2024.

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