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# Privacy

## Last Updated: May 31, 2023

- [Mobile Banking Disclosure](#)
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## 1. About This Privacy Policy

Commercial Bank of California respects your privacy and is committed to protecting it. This Privacy Policy ("Policy") describes how we collect, use, and share personal information for our commercial and business purposes. It also explains related rights and choices you may have.

This Policy does not govern our handling of personal information that is subject to federal laws regulating financial services that are primarily for personal, family or household use. For information about how we handle that information and your related rights, please see our Personal Banking Privacy Notice or [Consumer Privacy Notice](#).

You may be referred to this Policy or shown other privacy notices when you visit our website, use our mobile banking service, CBC-branded social media sites or pages, or when we collect your personal information for other services. The notices supplement this Policy.

- If you are a California resident, please see our [Notice at Collection](#) and [California Consumer Privacy Act Disclosure](#).
- Mobile banking privacy policy may have additional terms of the specific online service you are using. See our [Mobile banking Disclosure](#).

This Policy doesn't apply to personal information controlled by a third party that we process only as a contracted service provider to that third party under applicable law. If you have a relationship with a third party organization that you believe is our partner, please consult that third party's privacy policies.

## 2. What Is Personal Information?

Laws in different areas may define "personal information" differently. But generally, your "personal information" includes your unique identifiers (full name, phone number, email address, etc.); and information about your characteristics, conditions or behavior that is associated with one of your identifiers or could reasonably be linked to you. "Non-personal information," on the other hand, has been aggregated, anonymized or de-identified so that it can't reasonably be linked to an individual.

## 3. Personal Information We Collect

### 3.1 Information You Provide To Us

We may collect some or all of the categories listed below when you fill out a form on our website; subscribe to one of our newsletters; apply for, open or use an account with us; introduce yourself to one of our representatives; or contact us with questions or feedback:

- contact information (full name, address, email address, phone number)
- other identifiers (social security number, driver’s license or state ID number, user name)
- assets, income and other financial information;
- employer or business information (for example, if you apply for financial services on behalf of your company)
- content in your comments, posts or communications (for example, interests you express to us about different services)

If you decline to provide requested information, we may not be able to provide one or more services to you, or you may not receive access to certain features of a service.

## 3.2 Information We Log Automatically Online

Like most internet services, our website gathers and logs some data about visitors automatically in order to provide a requested service, identify users, customize the user experience, or understand how the site is being used (“Log Data”). Log Data collected may include the following:

- online identifiers (IP address, device ID, previously set cookies and related data)
- device or system information (operating system, browser type)
- online activity (the name of the site you were on before navigating to our site, other browsing history)
- site activity (particular pages you visit on our site and how you interact with them)
- location data

Some Log Data is collected through the use of “cookies” or similar tracking technologies, which are explained here.

## 4. How We Use Personal Information

We may use your personal information:

### How We Use Personal Information

### Example of Categories Used

To secure your account.

- Identifiers
- Financial Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

To process your orders.

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

To process your requests to receive information about our products or services.

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Professional or Employment-Related Information

To service your account with us.

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

To provide any other Services you have requested.

- Identifiers
- Financial Information

- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

To respond to your inquiries.

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Professional or Employment-Related Information

To contact you about products or services we think may be of interest to you.

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Professional or Employment-Related Information

To tell you about material updates or changes to our terms of use or policies

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Professional or Employment-Related Information

To contact you with surveys, legal notices or other information that may be relevant to your use of the Services

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Professional or Employment-Related Information

To detect, investigate or prevent activities that may violate our policies, threaten security of our Services, or may be fraudulent or illegal

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

Comply with other legal obligations.

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

As otherwise described to you at the point of collection or pursuant to your consent

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

As otherwise described to you at the point of collection or pursuant to your consent

- Identifiers
- Financial Information
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To fulfill any other purpose permitted under applicable law

- Identifiers
- Financial Information
- Protected Classification Information
- Commercial Information
- Internet Activity
- Geolocation Data
- Professional or Employment-Related Information

We may use non-personal information for any purpose, consistent with applicable law.

# 5. How We Share Personal Information

## 5.1 Affiliates

We may share your information with our corporate parents, subsidiaries, and other affiliated entities for a variety of purposes, including business, operational and marketing purposes.

## 5.2 Vendors

We may share your information with vendors that perform services on our behalf, such as hosting our online services, managing databases, performing analyses, conducting surveys, or sending communications and newsletters for us. Where necessary and appropriate, our agreements with vendors prohibit them from retaining, using or disclosing the personal information we share with them for any other purpose.

## 5.3 Mandatory Disclosures And Legal Proceedings

We may have a legal obligation to disclose personal information to government authorities or other third parties pursuant to a valid regulatory request, subpoena or court order. We may also need to disclose and otherwise process your personal information in accordance with applicable law to defend our legitimate interests, for example, in civil or criminal legal proceedings.

## 5.4 Change In Control Or Merger

If we decide to sell, buy, merge or otherwise reorganize our businesses, this can involve us disclosing personal information to prospective or actual purchasers and their advisers, or receiving personal information from sellers and their advisers.

## 5.5 With Your Consent

We will share your personal information with other third parties as you may direct, or if you otherwise consent.

# 6. Cookies And Our Website

A cookie is a small piece of information sent by a website that is saved by your computer's browser. It holds information that our site or another site may need to function properly, recognize your device, or personalize your experience.

We use the following types of cookies:

- Essential Cookies: Essential cookies are necessary in order to enable you to move around our website and use its features, such as accessing secure areas of the site.
- Analytics Cookies: Analytics cookies allow us to analyze use of our website to evaluate and improve performance. Where feasible, these cookies only use aggregated or other non-personal information.

We use analytics cookies and related services provided by Google Analytics. Our agreement with Google prohibits Google from using the data we may share in connection with those cookies for any other purpose. For information about Google's own privacy practices, go here: <https://policies.google.com/technologies/partner-sites>. We don't allow advertisers or other third parties to set, view or collect cookies through our site.

You can block, disable or delete cookies on your device at any time by changing the settings in your browser. However, blocking, disabling, or deleting cookies may limit your ability to view all the pages of our site or other sites. You can find more information about cookies at [www.cookiesandyou.com/](http://www.cookiesandyou.com/) and [www.youronlinechoices.com](http://www.youronlinechoices.com).

# 7. Your Rights And Choices

## 7.1 Access And Correct Your Personal Information

If you have provided us with your contact details or other personal information, or if you are a customer of ours, we want to help make sure that your data is correct. Where feasible, we will let you review personal information that you have provided to us and will take reasonable steps to delete such information if you so request. Here's how to contact us.

## 7.2 Opt-Out Of Email Communications

If you have subscribed to one of our newsletters or are receiving marketing emails from us and would like to opt-out, you can opt-out by using the “unsubscribe” link provided in the email or by submitting your opt-out request here. [Unsubscribe here](#).

## 7.3 Area-Specific Rights

If you are a California resident, you may have additional rights. See our [California Privacy Policy](#).

## 8. Other Important Information

### 8.1 Data Security

In order to safeguard personal information against unauthorized access, removal, theft, or disclosure, we strive to use reasonable security measures appropriate to the nature of the information. Unfortunately, in our increasingly connected digital world, no one can guarantee perfect data security, and we cannot promise that our measures will always prevent a breach of personal information. Should we detect such a breach, we will promptly take remedial measures and notify affected individuals, third parties and law enforcement agencies as required by applicable law.

We encourage you to help maximize security by applying your own personal security measures. For more information about what you can do to protect your data, please see the tips and resources offered by the U.S. Federal Trade Commission

at <https://consumer.ftc.gov/identity-theft-and-online-security/online-privacy-and-security>, and the California Attorney General at <https://www.oag.ca.gov/privacy/consumer-privacy-resources>.

### 8.2 Email And Use Of Online Forms

If you are communicating to us by email, please be aware that your transmission is not necessarily secure against interception and could be read by third parties. However, if you use one of our online forms to communicate with us, those forms are encrypted. If you are sending us information that is sensitive, such as your bank account number, a charge card or debit card number or social security number, you should send your correspondence to us via postal mail to Commercial Bank of California, 19752 MacArthur Blvd., Suite 100, Irvine, CA 92612, or contact us at (877) 206-9167.

### 8.3 Quality And Retention of Personal Information

We take reasonable steps to keep the personal information we possess accurate and to delete incorrect or unnecessary personal information. We retain personal information only as long as necessary to fulfill the purposes outlined in this Privacy Policy or otherwise communicated to you, unless a longer period is required by applicable law. We encourage you to access your personal information through your account from time to time to help us ensure that it is up to date.

### 8.4 Third Party Sites And Services

Our website may contain links to third-party websites, products or services. Information those companies collect when you click on their links is governed by their privacy policies, not ours. We encourage you to learn about the privacy practices of those third parties.

### 8.5 Third-Party Direct Marketing

We do not disclose, and have not disclosed, personal information to third parties for their direct marketing purposes.

### 8.6 “Do Not Track” Signals

Your browser may offer a Do Not Track (DNT) setting. If you turn that setting on, your browser sends a signal to websites indicating that you don’t want to be tracked over time or across third party sites. We don’t currently respond to these signals, because there is not yet a common understanding of how to process them or a consensus on what “tracking” means.

# 8.7 Children’s Privacy

Our services are not intended for children (individuals under the age of 16). We do not knowingly collect, maintain, or process personal information from children without parental consent or another form of consent that may be required under applicable law. Visit the Federal Trade Commission website for more information about protecting children’s online privacy: <https://www.ftc.gov/tips-advice/business-center/privacy-and-security/children%27s-privacy>.

# 8.8 Changes To This Policy

We reserve the right to amend this Policy at our discretion and at any time. When we do, we will post the revised policy on our website.

# 8.9 Mobile Privacy


To protect your personal information from unauthorized access and use, we use security measures that comply with federal law and at any time. [Read more here](#).

# 9. Contact Us

If you have any questions or concerns about this Policy or our practices, or wish to exercise your rights regarding your personal information under applicable law, please contact us by:

**Send regular mail to:**  
Commercial Bank of California  
ATTN: Compliance Department  
19752 MacArthur Blvd., Suite 100,  
Irvine, CA 92612

**Visit Us:**  
[Branch location](#)

Call our toll-free number at [\(877\) 206-9167](#) Option 7  


CBC is one of the nation’s highest capitalized banks founded by entrepreneurial business owners and led by a talented team with an ownership mindset.

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
• **Irvine Headquarters**  
  
19752 MacArthur Blvd., Suite 100  
Irvine CA 92612

• **Contact a Banker**  
  
Call to: [\(877\) 206-9167](#)  
  
Send a Mail:

## Bank With Us

Phone number or email so we can contact you

Begin your conversation

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