

Pacific Valley Bank California Consumer Privacy Act Notice

Effective January 1, 2024 - We may change or update this Notice, when we do, we will post the revised Notice with the last updated date.

This Privacy Notice for California Residents supplements the information contained in Pacific Valley Bank’s general Privacy Policy and applies solely to all visitors, users, and others who reside in the State of California (“consumers” or “you”) to comply with the California Consumer Privacy Act of 2018 (CCPA). It describes our practices both online and offline regarding the collection, use, disclosure, and sale of personal information and the rights of California residents regarding their own personal information.

Under the CCPA, “personal information” is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular consumer. The specific personal information that we collect, use, and disclose relating to a consumer will vary depending on our relationship or interaction.

Categories of Personal Information that we may Collect

- Name and Aliases, such as legal name, aliases, unique personal identifier, online identifier
- Addresses, telephone numbers, signatures
- Online identifiers, such as email address, Internet Protocol (IP) address, browser application, device type, browser setting, geolocation data, and other technical communications information
- Social Security, Driver’s license, passport or similar number
- Driver’s license and/or passport, state identification card, or similar identification document
- Financial information, records of personal and real estate property ownership, credit data regarding your banking products, such as credit cards, loans, etc.
- Products or services purchased, obtained, or considered and account numbers
- Professional or employment related information and publically available data
- Required California State or Federal Law characteristics of protected classifications, such as race, color, religion, national origin, sex, marital status, military or veteran status, biometric data, such as, audio, electronic, visual and similar information, call and video recordings
- Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
- Biometric information for the purpose of uniquely identifying a person

Categories of Sources from which we Obtain Information

- Third party and public information data vendors
- Credit Reporting Agencies and third party identity verification services
- Contracts or agreements
- Specific application or software when you access our online or mobile banking application or our website
- Security camera or similar devices when you visit our branches and ATMs
- Government entities

Business Purpose for Collecting Information

- Service the products and services you have with us
- Establish and process transactions including checking accounts, loans, online banking access, customer services, and everyday operations
- Qualify you for an account or credit with us
- Perform the service required for our daily business needs
- Validate your identity when accessing or visiting our sites, applications, branches, and ATMs in connection with our products, services, and daily business needs

Categories of Third Parties with whom we Share 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 they not sell, share, or use your information for any other purpose.

Your Rights under the CCPA

1. You have a right to know what personal information we have collected, used, disclosed, or sold (we do not sell your data) during the past 12 months. You may only make a request twice within a 12 month period.
2. Right to delete personal information data we collected
3. Right to correct inaccurate personal information we collected
4. Right to limit uses of personal information we collected
5. Right not to be discriminated against for exercising any of these rights

Right to Opt-Out of the Sale or Share of Personal Information

You do not need to request the right to opt-out of the sale or share of your personal information because we do not sell or share your personal information to third parties as defined under CCPA. We do need to collect certain personal information in order to provide banking services to you. If you do not want to provide that necessary personal information, we will not be able to provide you with our banking services.

Authorized Agent

When you use an authorized agent to submit a request, we may require the authorized agent to provide proof that you gave the agent signed permission to submit the request. We may also require you to verify your identity directly with us or directly confirm with us that you gave the authorized agent permission to submit the request.

How to Exercise Your Rights -You may submit a request by contacting us at (831) 771-4330 Monday through Friday from 9:00 AM to 5:00 PM PST or emailing us at customerservice@pacificvalleybank.com. We are required by law to verify your identity before releasing any of your information to you. Privacy and personal information protection laws, other than the CCPA, apply to the personal information that we collect, use, and disclose. When these laws apply, personal information may be exempt from, or outside the scope of requests. As a result, in some instances, we may decline all or part of a request related to your personal information. This means that we may not provide some or all this personal information when you make a request. Also, we may not delete some or all this personal information when you make a deletion request.