



California Consumer Privacy Act Notice at Collection

West Coast Community Bank (“WCCB” or “Bank”) respects your privacy and is committed to the proper handling of the Personal Information (“PI”) collected or processed in connection with your banking relationships. The California Consumer Privacy Act (“CCPA”) requires that West Coast Community Bank inform California consumers, at or before the time of collection of a consumer’s personal information, of the categories of personal information collected and the purpose for which the categories of personal information will be used. Additional information about how we collect, use and share your personal information can be found in our CCPA Privacy Policy by [clicking here](#) or visiting wccb.com/pdf/WCCB_CCPA.pdf. We reserve the right to revise and update our CCPA Privacy Policy from time to time at the Bank’s sole discretion.

We collect the following information from consumers primarily for account opening and servicing of accounts. For each category we may collect one or more of the examples listed.

Category	From Source Collected	Business or Commercial Purpose for Collecting the Information	Categories of Third-Party Recipient (Disclosures)
Identifiers. Examples: 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, state identification card, passport number, or other similar identifiers	▪ Directly from you ▪ Applications for Bank products and services, tax returns, pay stubs, credit reports, government issued documents, employment related documents ▪ From other online and offline sources, such as government agencies and other databases, social media platforms and other third parties ▪ Vendors/service providers who provide services on our behalf ▪ Other Individuals such as authorized agents or family members	To open or decline your deposit and/or loan requests, and/or to maintain or service your account(s)/products and services you have with us or respond to your request(s). Information may also include email providers for sending Bank promotional content	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Outside companies in connection with required reporting

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code §1798.80(e)). Examples: name, signature, social security number, physical characteristics or description, address, telephone number, driver's license or state identification card number, passport number, insurance policy number, education, bank account number, credit card number, debit card number, or other financial information	▪ Directly from you ▪ Applications for Bank products and services, tax returns, pay stubs, credit reports, government issued documents, employment related documents ▪ From other online and offline sources, such as government agencies and other public databases, social media platforms and other third parties ▪ Vendors/service providers who provide services on our behalf ▪ Other Individuals such as authorized agents or family members	To open or decline your deposit and/or loan requests, and/or to maintain or service your account(s)/products and services you have with us or respond to your request(s). Information may also include email providers for sending bank promotional content	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Outside companies in connection with required reporting
Protected classification characteristics under California or federal law and Information that reveals an individual's racial or ethnic origin. Examples: Age (40 years or older), race, citizenship, immigration status, marital status, sex, or veteran or military status	▪ Directly from you ▪ Applications for Bank products and services, tax returns, pay stubs, credit reports, government issued documents, employment related documents ▪ From other online and offline sources, such as government agencies and other public databases, social media platforms and other third parties ▪ Vendors/service providers who provide services on our behalf ▪ Other Individuals such as authorized agents or family members	To maintain or service your account, respond to your request, other legal requirements, or for employment related purposes	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Outside companies in connection with required reporting

Commercial Information. Examples: Records of personal property, products or services purchased, obtained, or considered or other purchasing or consuming histories or tendencies	▪ Directly from you ▪ Applications for Bank products and services, tax returns, pay stubs, credit reports, government issued documents, employment related documents ▪ From other online and offline sources, such as government agencies and other public databases, social media platforms and other third parties ▪ Vendors/service providers who provide services on our behalf ▪ Other Individuals such as authorized agents or family members	To open or decline your deposit and/or loan requests, and/or to maintain or service your account(s)/products and services you have with us or respond to your request(s).	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Outside companies in connection with required reporting
Biometric information and Processed Biometric data. Examples: fingerprints, facial recognition, voiceprints and behavioral patterns	▪ Directly from you ▪ From other online and offline sources, such as government agencies and other public databases, social media platforms and other third parties ▪ Vendors/service providers who provide services on our behalf	To verify identification for identification purposes in order to service your bank accounts and limit losses due to fraud	▪ Our service providers or contractors and other parties as required or permitted by law. ▪ Organizations used in connection with human resource activities and workforce management
Internet or other similar network activity. Examples: Browsing history, geolocation, search history, information on a consumer's interaction with a website, application, or advertisement, or the contents of personal messages where the Bank is not the intended recipient	▪ Web browser data and computer IP addresses, emails, texts ▪ Information on a consumer's interaction with a website ▪ Device contacts from online banking and mobile banking applications	▪ To assist us in identifying potential Bank products and/or services of interest, or to investigate malware / hacking attempts, or for operational purposes ▪ To support internal operations of our website or mobile applications.	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law

		▪ To facilitate payments (e.g., Zelle)	▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Outside companies in connection with required reporting
Geolocation data including precise geolocation. Examples: Device and/or physical location	Mobile applications	To assist you in locating one of our branches or ATMs, or for other operational purposes	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Outside companies in connection with required reporting
Audio and visual information. Examples: Audio, electronic, visual, or similar information	▪ Directly from you ▪ Vendors/service providers who provide services on our behalf ▪ Photos	▪ For operational, commercial, quality assurance, and security purposes ▪ To deposit checks	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents

			▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Organizations used in connection with human resource activities and workforce management
Employment Information. Examples: Professional or employment-related information, such as current or past work history, employer, information from background checks, resumes, and personnel files	▪ Directly from you ▪ Applications for Bank products and services, tax returns, credit reports, and government issued documents, employment related documents	To open or decline your deposit and/or loan requests, and/or to maintain or service your account(s), or respond to your request(s), or for employment related purposes	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required) ▪ Organizations used in connection with human resource activities and workforce management
Education Information. Examples: Education history, licenses and certifications	▪ Directly from you ▪ Applications for Bank products and services, government issued documents, employment-related documents	To open or decline your deposit and/or loan requests, and/or to maintain or service your account(s), or respond to your request(s), or for employment related purposes	▪ Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law ▪ Representatives of California residents ▪ Government, regulatory agencies and law enforcement requests (when required)

			Organizations used in connection with human resource activities and workforce management
Inferences. Example: Profile created about a consumer reflecting the consumer's preferences, characteristics, psychological trends, behavior, attitudes, intelligence, abilities, and aptitudes	- Directly from you - From other online and offline sources, such as government agencies and other public databases, social media platforms and other third parties - Vendors/service providers who provide services on our behalf	Information from other categories may be used to make decisions and form opinions, and assist us in identifying potential products and services of interest	- Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law - Representatives of California residents - Government, regulatory agencies and law enforcement requests (when required) - Outside companies in connection with required reporting
Sensitive Personal Information Examples: - Consumer's social security, driver's license, state identification card, or passport number; - Account Log-in, financial account, debit or credit card number in combination with any required security or access code, password or credentials; - Precise geolocation; - Racial or ethnic origin, religious or philosophical beliefs, or union membership;	- Directly from you or an authorized agent or family member - Applications for Bank products and services, government issued documents, employment-related documents - Directly and indirectly from activity on our website, online banking and mobile applications - From other online and offline sources, such as government agencies and other public databases, social media platforms and other third parties	- To open or decline your deposit and/or loan requests, and/or to maintain or service your account(s), or respond to your request(s), or for employment-related purposes - Detecting security incidents, protecting against malicious deceptive, fraudulent, or illegal activity, and prosecuting those responsible for such activity - To maintain, improve, upgrade or enhance our products and services - Debugging to identify and repair errors that impair existing intended functionality	- Our service providers or contractors who help provide certain products and services, complete transactions and support our everyday operations, such as: professional services organizations, including auditors and law firms, our business partners, operating systems and platforms, credit report providers, and other parties as required or permitted by law - Representatives of California residents - Government, regulatory agencies and law enforcement requests (when required) - Outside companies in connection with required reporting

▪ Contents of mail, email, and text messages unless we are the intended recipient of the communication; ▪ Biometric information; and ▪ Health information, sexual orientation.	▪ Vendors/service providers who provide services on our behalf	▪ Complying with federal, state and local laws and regulations	▪ Organizations used in connection with human resource activities and workforce management
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