

Information for California Residents

Last Updated 11/05/2021

Applicability

In addition to our full Privacy Policy at <https://cf.bank/privacy-policy/>, this CCPA Privacy Notice applies to certain California residents from whom we collect personal information as a business under the California Consumer Privacy Act of 2018 (CCPA) and its implementing regulations, as amended or superseded from time to time.

Introduction

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. For example, this Notice does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our Privacy Policy.

Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organization safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

Collection and Disclosure of Personal Information

In the past 12 months, we have collected and disclosed to third parties for our business purposes the following categories of Personal Information relating to California residents covered by this Notice:

- Name
- Alias
- Addresses
- Online identifiers
- Email address
- Social Security number
- Driver’s license and/or passport number or similar identification
- Internet protocol address
- Geolocation data
- Personal characteristics, including race, gender and marital status
- Records of personal property
- Products or services purchased, obtained, or considered
- Account numbers
- Information regarding your interaction with our website

- Professional or employment-related information
- Financial information
- Publicly available information

Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- To approve or decline loan or deposit account applications.
- To service those products and service you have with us.
- Activities to verify or maintain the quality or safety of a service controlled by us.
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements.

Sale of Personal Information

In the past 12 months, we have not “sold” Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this notice, “sold” means the disclosure of Personal Information to a third party for monetary or other valuable consideration.

Rights Under the CCPA

If you are a California resident, you have the right to:

(1) Request we disclose to you free of charge the following information covering the 12 months preceding your request:

- a. the categories of Personal Information about you that we collect;
- b. the categories of sources from which the Personal Information was collected;
- c. the purpose for collecting Personal Information about you;
- d. the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
- e. the specific pieces of Personal Information we collected about you;

(2) Request we delete Personal Information we collected from you, unless the CCPA recognizes an exception; and

(3) Be free from unlawful discrimination for exercising your rights under the CCPA.

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity.

For individuals submitting a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom the request is made.

For a company or organization submitting a request on behalf of another person, we may require proof of authorization from the individual such as a power of attorney and verification of identity directly from the person for whom the request is made.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights.

How to Exercise Your Rights

If you are a California resident, you may submit a request by:

- (1) Writing to us at: 7000 North High Street
Worthington, OH 43085
- (2) Calling: 866-668-8616

Questions or Concerns

You may contact us with questions or concerns about this Notice and our practices by:

- (1) Writing us at: 7000 North High Street
Worthington, OH 43085
- (2) Online Request at: www.cf.bank/contact-us/

Updates to the California Consumer Privacy Act Notice

We may change or update this Notice from time to time. When we do, we will post the revised Notice on this page with a new "Last Updated" date.