



US METRO BANK CALIFORNIA PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

Last Updated: November 2023

This Privacy Notice for California Residents (this “Notice”) applies solely to residents of the State of California (“consumers” or “you”) and supplements the information contained in any other Privacy Statement or Notice provided by US Metro Bank (“Bank”, “our” or “we”). This Notice is adopted to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and as amended, the California Privacy Rights Act of 2020 (collectively, “CCPA”). This Notice describes how US Metro Bank collects, uses, and discloses information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“personal information”). The information on this page complements the disclosures regarding your rights under federal laws and regulations (e.g., the Gramm-Leach-Bliley Act). For more information, please visit <https://www.usmetrobank.com/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 organizational 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 OF PERSONAL INFORMATION

We may collect, for our business purposes, certain personal information to provide financial products and services.

Category	Examples
Personal Identifiers	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, passport number, state or government issued individual license number or other similar identifiers.
Personal Information categories listed in the California Customer Records Statute (Cal. Civ. Code § 1798.80 (e))	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information
Characteristics of Protected Classes under California or Federal law	Age, race, color, ancestry, national origin, characteristics such as sex and marital status; medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Biometric Information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, and voiceprints, iris, or retina scans, keystroke, gait, or other physical patterns and sleep, health, or exercise data.
Internet or other similar network activity	Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.
Geolocation Information	Physical location, movements, device location, location based on IP address.
Sensory Information	Audio, electronic, visual, thermal, olfactory, or similar information.
Professional or employment-related information	Current or past job history, prior employer, or performance evaluations.
Non-public education information	Education records directly related to a student and maintained by an educational agency or institution or by a party acting for the agency or institution.
Inferences drawn from other personal information	Drawn from any of the Personal Data listed above to create a profile about a California resident reflecting their preferences, characteristics, psychological trends, predispositions, behavior, and attitudes, intelligence, abilities, and aptitudes.



Sensitive Personal Information: As permissible by law, we may also collect and disclose any sensitive personal information	Any information in the following categories that reveals
	- A California resident's Social Security, driver's license, state identification card, or passport number
	- A California resident's 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
	- A California resident's precise geolocation
	- The processing of biometric information for the purpose of uniquely identifying a California resident
	- Personal Data collected and analyzed concerning a California resident's health.
	- Data regarding payments for health services
	- Data relating to criminal convictions and offenses

USE OF PERSONAL INFORMATION

US Metro use the Personal Information including Sensitive Personal Information we collect from you for a variety of purposes permitted by law, including:

- To determine eligibility for employment including qualifications, background checks and pre- employment screening
- To assess qualifications for a particular job
- To comply with applicable labor or employment statutes
- To prosecute or defend legal claims
- To ensure the security of company-held information
- To perform analysis to optimize our recruiting process and identify areas of focus
- Other purposes as required

SHARING or SELLING YOUR PERSONAL INFORMATION

We do not share or sell Personal (including sensitive personal) Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, “sharing” means the disclosure of Personal Information to a third-party for cross-context behavioral advertising while “selling” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration. For this reason, we do not offer a right to opt-out of sale or sharing.

RECORD RETENTION PERIOD

Except as otherwise permitted or required by applicable law or regulation, we make reasonable efforts to retain your personal information only as long as we believe necessary to fulfill the purposes for which the personal information was collected, and as directed by our record retention policies.

QUESTIONS or CONCERNS

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

Writing us at:

US Metro Bank
 Attn: Compliance Dept
 9866 Garden Grove Blvd.
 Garden Grove, CA 92844

Calling us at [888-620-0018](tel:888-620-0018)

Email us at privacy@usmetrobank.com

CHANGES TO THIS CALIFORNIA CONSUMER PRIVACY ACT NOTICE

We may change or update this Disclosure from time to time. When we do, we will provide the revised notice with a new “Last Updated” date.