



### California Consumer Privacy Act Policy

In order to provide a financial product or service, American Business Bank collects information on consumers to establish and service the financial product or service. We are providing this policy notice to disclose your rights and what personal information is collected, the source of that information, and who we share that information with.

#### REQUEST TO KNOW

As a California resident, you have the right to request the Bank to disclose to you what personal information it collects, uses, discloses, and sells (*American Business Bank does not sell personal information for a business or commercial purpose*).

To submit a request, you can either call our toll free number 877-426-2252, or send your request to:

American Business Bank  
Attention: Central Operations  
400 South Hope St. Suite 300  
Los Angeles, CA 90071

#### **Toll-free Number**

If you call our toll free number, you will be required to provide us your full name and other personal information to verify your identity.

#### **Written Request**

To ensure we only provide your personal information to you, please provide your full name and phone number so we may contact you to further validate your identity.

#### REQUEST TO DELETE

In addition to your rights to know, you also have the right to request deletion of personal information the Bank collected, used, disclosed, and sold (*American Business Bank does not sell personal information for a business or commercial purpose*).

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#### REQUEST TO OPT OUT OF THE SALE OF PERSONAL INFORMATION

American Business Bank does not sell personal information for a business or commercial purpose.

#### NON-DISCRIMINATION RIGHTS

As a consumer, you have the right to not receive discriminatory treatment for exercising the privacy rights conferred by the California Consumer Privacy Act.

#### AUTHORIZED AGENT

A consumer may designate an authorized agent by: i) providing us written permission of that authorization, ii) meeting the definition of an authorized agent under CCPA, and iii) our ability to verify the consumer's own identify through our validation process.

**COLLECTION OF PERSONAL INFORMATION**

<b>Category of Personal Information</b>	<b>Categories of Sources</b>	<b>Purpose</b>	<b>Shared With</b>
Name	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Social Security Number	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Address	Loan Application, New Account Opening Documents	Apply for a loan, open deposit account	Our processor
Date of Birth	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Telephone Number	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Passport Number	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Driver License Number	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
State Identification Number	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Employment	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor
Bank Account Number	Loan Application, New Account Opening Documents	Apply for a loan, open a deposit account	Our processor

**CONTACT FOR MORE INFORMATION**

For questions or concerns about the Bank's privacy policies and practices contact us at 877-426-2252.