

The purpose of the privacy policy ("Policy") is to provide consumers covered under the California Consumer Privacy Act ("Act") with a comprehensive description of the online and offline practices of Farmers & Merchants Bank of Long Beach ("Bank") regarding the collection, use, disclosure, and sale of personal information and of the rights of consumers regarding their personal information.

**Background**

The California Consumer Privacy Act (CCPA) becomes effective on January 1, 2020. The Act grants to individual California consumer residents, the rights outlined below and subject to some exclusions.

**Collection of Personal Information**

Over the last 12 months, we have obtained the categories of personal information listed below from the following sources:

The table below summarizes the categories of personal information, the categories of sources from which that personal information the Bank may have collected, the business or commercial purpose(s) for which the information was collected, and categories of third parties with whom the Bank shared personal information.

Category	From Source Collected	Purpose Collected	Shared With
A. <b>Identifiers.</b> Examples: A real name, postal address, Social Security number, driver's license number	Applications for Bank products and services, tax returns, pay stubs, credit reports, and government issued documents	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s). Your information may also be shared with regulatory agencies and law enforcement requests (when required) as well as for use by our external auditors, governmental regulatory examiners and external vendors who assist in providing bank products and services	Deposit account / loan servicing system vendors, credit report providers, and regulatory agencies (as required)
B. <b>Personal information categories listed in the California Customer Records statute.</b> Examples: A signature, telephone number, passport number, education, bank account number, credit card number, or health insurance information.	Applications for Bank products and services, tax returns, credit reports, and government issued documents	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s). Your information may also be shared with regulatory agencies and law enforcement requests (when required) as well as for use by our external auditors, governmental regulatory examiners and external vendors who assist in providing bank products and services	Deposit account / loan servicing system vendors, credit report providers, and regulatory agencies (as required)
C. <b>Protected classification characteristics under California or federal law.</b> Examples: Age (40 years or older), race, citizenship, marital status, sex, or veteran or military status.	Applications for Bank products and services, tax returns, credit reports, and government issued documents	To service your account, respond to your request, and other legal requirements.	Regulatory agencies when required

<b>D. Commercial information.</b> Examples: Records of personal property, products or services purchased, obtained, or considered.	Applications for Bank products and services, tax returns, credit reports, and government issued documents	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s). Your information may also be shared with regulatory agencies and law enforcement requests (when required) as well as for use by our external auditors, governmental regulatory examiners and external vendors who assist in providing bank products and services	Deposit account / loan servicing system vendors, appraisers, flood search providers, credit report providers, and regulatory agencies (as required)
<b>E. Biometric information.</b> Examples: Fingerprints, or voiceprints.	Directly from you	To verify identification for identification purposes in order to service your bank accounts and limit losses due to fraud	Regulatory agencies when required
<b>F. Internet or other similar network activity.</b> Examples: Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	Web browser data and computer IP address	To assist us in identifying potential Bank products and/or services of interest. Data may also be used to investigate malware / hacking attempts, conducting external audits or to comply with regulatory requirements. Information may also include email providers for sending bank promotional content	Regulatory agencies when required

**Disclosure or Sale of Personal Information**

The Bank collects and may share your personal information to a third party for a business purpose related to servicing your account, offering of our products and services to you, or to perform a request made by you. Additionally, we may share your information to detect and mitigate potential fraud, respond to law enforcement requests for information, and as required by applicable law, comply with a court order, or governmental regulation.

When we disclose personal information to third parties, we enter into a binding contract that describes the purpose of sharing the information and requires the recipient to keep the personal information confidential and not use it for any purpose except performing the contract.

We will not collect additional categories of personal information or use the personal information we collected for different or unrelated purposes without providing you notice.

**Selling of Your Personal Information**

The Bank does not engage in the selling of consumers' personal information, as defined under the Act.

**Right to Know About Personal Information Collected, Disclosed, or Sold**

Under the Act, consumers have the right to request the Bank disclose what personal information collects, uses discloses, and sells about the consumer.

**Our Use of Browser Cookies**

Our website utilizes browser cookies that are generally used to enhance your website experience. If you do not allow your web browser to accept cookies when visiting our web site, some features / services may not work. You can delete cookies that your web browser accepted by visiting your browser's settings. For more detailed information, please refer to our [Online Privacy Statement](#).

### **Right to Request Deletion of Personal Information**

The Act grants certain consumers the right to request the Bank delete personal information collected and maintained in its records. Once we have received your request and verified your identity, we will review your request and act upon your request.

To request that we delete certain information, you must follow the above instruction under "Information Required When Submitting a Verifiable Request. Please ensure that you provide all relevant information.

### **Information Required for Submitting a Verifiable Request to the Bank**

Using any of the methods described below under the "Contact Us" section, please provide the following pieces of information (if applicable):

- Your first and last name, including middle initial if applicable
- A telephone number where you can be reached during the hours of Monday - Friday from 8:00 a.m. – 5:00 p.m.
- Your account number (if you have one)
- Email address
- Your physical address

Once we receive your request, we will contact you via telephone within 10 business days to follow up on your request

Before disclosing any information, the Bank will verify your identity. Once the Bank has verified your identity, we will respond within 45 days of receiving your request. We will deliver our written response by mail or electronically, at our option. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity, specifically by electronic mail communication.

If your identity can not be verified, we will attempt to contact you to gather additional information. If we are not successful in our attempts, we will notify you that your request has been denied due to the inability to verify your identity.

### **Right to Opt-Out of the Sale of Personal Information**

Consumers have the right under the Act to opt-out of the sale of their personal information. Since the Bank does sell consumer personal information, your ability to opt-out is not applicable.

### **Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights**

A consumer has right to exercise any rights conferred by the CCPA. Consumers will not be discriminated against for exercising any of their rights under the Act. This means the Bank will not deny goods or services, charge differential pricing, or provide different service levels to consumers to who exercise their privacy rights.

### **Designating an Authorized Agent**

Consumers can assign an authorized agent to act on his/her behalf and exercise rights under this Act. To assign an agent, the Bank will verify the consumer's identity. The consumer must then provide the Bank with a notarized written statement authorizing the agent to act on the consumer's behalf. We will only accept our Bank's notarized written statement form. Please click on the following link to download a copy of the form.

### **Contact us**

To submit a request or if you have questions or concerns regarding this notice or you wish to exercise your rights under the Act, please contact us:

**Website Address:** [www.fmb.com/privacy](http://www.fmb.com/privacy)  
**Toll-Free Number:** (844) 235-2501  
**Email Address:** [privacy@fmb.com](mailto:privacy@fmb.com)

We reserve the right to revise and update this Policy from time to time at the Bank's sole discretion.