

# GBANK CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

*Effective: August XX, 2024*

This disclosure (“CCPA Disclosure”) explains how GBank and its U.S. affiliates (collectively, “we,” “us,” “our,” or “GBank”) collect, use, and disclose personal information subject to the California Consumer Privacy Act, as amended by the California Privacy Right Act (collectively “CCPA”) and implementing regulations. It also describes the privacy rights California residents maintain under the CCPA and how they can exercise those rights.

CCPA Disclosure applies only to California residents and is designed to supplement, not replace, other GBank privacy policies or applicable notices.

## What Personal Information is Covered by the CCPA?

Personal information, under the CCPA, is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household. It does not include publicly available information or information that has been aggregated or de-identified.

The CCPA does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act or Regulation P, the Fair Credit Reporting Act, and certain other state or federal privacy laws. For example, this CCPA Disclosure does not apply to information that we collected on individual(s) who inquiry, apply for, or obtain our consumer financial products and services that are subject to our [U.S. Consumer Privacy Notice](#).

## Categories of Personal Information We Collect

Much of the personal information that we collect and retain is in the context of providing financial products and services for personal, family, or household purposes, and is therefore not subject to the CCPA under GLBA. However, we also collect personal information relating to California residents in other contexts, including in connection with our marketing activities, our websites and mobile applications, our small business and commercial business products and services, and from certain GBank locations (such as when you visit a branch location).

In the past 12 months, we have collected the following categories of personal information, as defined in the CCPA, relating to California residents. The categories of personal information that we collect, use, and disclose about a California resident will depend on our specific relationship or interaction with that individual. The examples provided in each category below are for illustrative purposes only and intended to be exhaustive.

CCPA Category	Illustrative Examples
Identifiers	Name, address, email address, telephone or mobile number, online identifiers, internet protocol (‘IP’) address, Social Security number, driver’s license, state identification card, Green Card number passport number, account login credentials, or other similar identifiers
Sensitive Personal Information	Personal information that reveals: (A) A consumer’s social security, driver’s license, state identification card, or passport number; (B) A consumer’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; (C) A consumer’s precise geolocation; (D) A consumer’s racial or ethnic origin, citizenship or immigration status, religious or

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	philosophical beliefs, or union membership; (E) The contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication; (F) A consumer's genetic data. "Sensitive personal information" also includes: (A) The processing of biometric information for the purpose of uniquely identifying a consumer; (B) Personal information collected and analyzed concerning a consumer's health; and (C) Personal information collected and analyzed concerning a consumer's sex life or sexual orientation. TFS collects information defined in this category.
Professional or employment-related information	An individual's employer, title, salary, years of employment, references or employment files
Financial details	Bank account numbers, debit/credit card numbers, cardholder or accountholder name and details, and transaction details
Commercial information	Information about past transactions or purchases, records of personal property, products and service purchased, obtained or considered, and purchasing or consuming histories or tendencies
Biometric information	Physical or behavioral characteristics that are used or intended to be used to establish individual identity, such as for authentication or fraud prevention purposes, including but not limited to facial imagery/recognition, fingerprints, and voice recordings
Education Information	Details of education, school, and qualification
Internet or other electronic network activity information:	Browsing history, search history, information on a consumer's online activities with a website, application, or advertisement, and the contents of any mail, email, and SMS/MMS messages
Geolocation data	Device location, including precise geolocation
Communications, recordings, images	Audio, electronic and visual
Protected classifications under California or federal law	Date of Birth, age, marital status, gender/sex, nationality, citizenship, request for family care leave, request for leave for employee's own serious health condition, request for pregnancy leave, and veteran or military status
Inferences	Any derivation of information, data, assumptions, or conclusions drawn from certain of the above categories used to create a profile concerning an individual's preferences and characteristics

Sensitive Personal Information

We may collect certain 'sensitive personal information' (as defined by the CCPA), but GBank only uses and discloses sensitive personal information for those purposes that are authorized by law. For example, GBank may collect personal information to verify your identity or to verify information you provide is accurate. California law does not afford you the right to limit the use or disclosure of your sensitive personal information for these purposes or other authorized

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purposes.

Personal information we collect will be retained for as long as reasonably necessary for the purposes set out in this policy, consistent with GBank's retention policies, and in accordance with applicable laws for the amount of time required to provide the product or service, to satisfy a legal or compliance obligation, for audit purposes, to address complaints, and defend or bring a potential lawsuit.

### Categories of Sources of Personal Information

In the past 12 months, we have collected personal information relating to California residents from the following sources:

Sources	Illustrative Examples
Directly from you	Small business or commercial loans, credit cards or other types of applications, interactions with our website or mobile apps, calls to our call center, in person, or by email
Affiliates	Companies related by common ownership or control to GBank
Business partners	Commercial or small business customers
Service providers	Software providers, marketing companies, communication services, fraud prevention services, data analytics providers, data providers who provide information to us
Third parties that you have authorized or directed to share information with us	Authorized agents or others on your behalf
Public Sources	Sources you manifestly choose to make public, including social media
Visits to GBank Website or Apps	In accordance with our <a href="#">Online Privacy Policy</a> we may collect information that your device or browser may automatically disclose (such as, but not limited to, device type, operating system, browser type, browser settings, IP address, language settings, dates and times of connecting and other technical communications information), which may constitute Personal Information

### Purposes for which We Use Personal Information

We may use personal information relating to California residents for one or more of the following business purposes:

- Providing our products and services
- Processing transactions and payments
- Verifying your identity
- Detecting, preventing, investigating, or mitigating fraud

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- Protecting against security risks (both physical and electronic)
- Marketing, advertising, and prospecting
- Operating our website
- Conducting analytics and research
- Improving our products and services
- Financial Management
- Carrying out our legal, risk management, and business purposes, such as complying with federal, state, or local laws, responding to civil, criminal, or regulatory lawsuits, subpoenas, or investigations, exercising our rights or defending against legal claims, resolving complaints and disputes, performing compliance activities, performing institutional risk control, and otherwise operating, managing, and maintaining our business
- Creating aggregated and de-identified information
- As otherwise disclosed to you at or before the point of collecting your personal information

We may also use personal information relating to California residents for one or more of the specific “business purposes” listed in the CCPA:

- Certain auditing and measurement purposes, such as counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with applicable standards
- Helping to ensure our ability to detect security incidents, resist malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity; to detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted personal information; and to protect the physical safety of natural persons.
- Debugging to identify and repair errors that impair existing intended functionality
- Short-term, transient use
- Performing services on behalf of GBank, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, providing storage, or providing similar services on behalf of GBank
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service that is owned or controlled by GBank, and to improve, upgrade, or enhance the service that is owned or controlled by GBank

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### Disclosures of Personal Information to Third Parties

In the past 12 months, we have disclosed each of the above-listed categories of personal information concerning California residents for our business purposes to one or more of the following categories of third parties:

Third Parties	Illustrative Examples
Affiliates	Companies related by common ownership or control to GBank
Business partners	Payment processors, merchants, or other financial institutions
Marketing partners or Data Aggregators	Companies that collect information through our online services in order to provide marketing services to us, including to target advertising to you based on personal information collected across different websites, mobile apps, and devices over time
Service providers	Software providers, communication services, fraud prevention services, data analytics providers, data providers, accountants, auditors, financial advisors, lawyers or other outside professional advisors
Other third parties with your consent or as necessary to provide our products and services	Parties you specifically direct or expressly consent to us disclosing your personal information to them
Government entities and others with whom we share information for legal or necessary purposes	Regulatory and law enforcement agencies or other businesses in the context of a merger or acquisition

Importantly, we may share or allow companies to collect information through our online services to provide marketing services to us, including targeted advertisement to you based on personal information collected across different websites, mobile apps, and devices over time. You have a right to opt out of such cross-context behavioral advertising, as described below. You can also review the GBank [Online Privacy Policy](#) to learn more about how GBank uses online tracking technology to conduct personalization, analytics, and targeted advertising.

### Retention of Personal Information

GBank will only process your personal information for the minimum period necessary for the purposes set out in this disclosure. The duration for which we will retain your personal information are as follows:

1. Retain copies of your personal information in a form that permits identification only for as long as:

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- a. There is ongoing relationship (e.g., while you are still receiving services from us); or
  - b. Retention of your personal information is necessary for a purposes set out in this disclosure
2. As required by applicable law or by a retention policy established in accordance with applicable law

In addition, if any relevant legal claims or law suits are anticipated or brought, we may continue to retain your personal information for such additional periods as are necessary in connection with that claim.

Once the periods above have concluded, either to the extent applicable or permitted by applicable law, we will permanently delete or destroy the relevant personal information, archive your personal information so that it is beyond use; or depersonalize the relevant personal information.

### Rights Under the CCPA

#### **Rights to Know, Delete, and Correct**

If you are a California resident, you may request that we disclose to you the following information:

- The right to know
  - The categories of personal information we have collected about you
  - The categories of sources used to collect the personal information
  - The business or commercial purposes for collecting or sharing such personal information
  - The categories of recipients/third parties that we have disclosed to or shared your personal information with
  - The specific pieces (e.g., copies) of personal information we have collected about you
- The right to request, on legitimate grounds, deletion of their personal information, although in some instances, we may decline to honor your request.

For example, we may decline your request if we cannot verify your identity or confirm that the personal information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we may decline your request if 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.

- The right, in certain circumstances, to correct inaccurate personal information we collect on you
- The right to be free from unlawful discrimination for exercising your rights under the CCPA.

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### How to Exercise Your Rights Under the CCPA

If you are a California resident and would like to exercise your rights, or someone you are authorized to make a request on behalf of, under the CCPA as described above, please submit your request, including whether you would like access or deletion), by:

- Contacting us at 1-877-693-1022 Mon–Fri from 8:00 a.m. – 5:00 p.m. PST), or
- Visiting the [Manage Your Data](#) page

Once we receive your request, we may verify your identity through your account or by requesting additional information sufficient to confirm your identity, such as photos of your government ID.

You may designate an authorized agent to exercise your rights under the CCPA on your behalf. Pursuant to the CCPA, only a natural person or a business entity that a customer has authorized to act on their behalf may act as an authorized agent. When you use an authorized agent to submit a request to delete, request to correct, or a request to know, we may require that you or the authorized agent provide proof that you gave the agent signed permission to submit the request. We may also require the consumer to do either of the following: (1) Verify their own identity directly with the business; or (2) Directly confirm with the business that they provided the authorized agent permission to submit the request.

If you would like to use an agent to exercise your CCPA rights, or if you are an agent seeking to exercise CCPA rights on behalf of another person, please contact us at 1-877-693-1022.

### Right to Opt Out of Sharing Personal Information for Cross-Context Behavioral Advertising

California residents have a right to opt out of sharing personal information for cross-context behavioral advertising purposes. You can exercise your right to opt out by enabling Global Privacy Control (GPC) in your browser. GPC is a setting, available in some browsers, that is designed to enable your electronic device(s) to communicate your privacy preferences to websites and online services you visit. When we detect a GPC signal from a browser, our Online Services are designed to treat the browser as opt-out to sharing personal information for certain targeted advertising purposes, in accordance with applicable laws. Please visit the [Global Privacy Control](#) website to learn more about the setting and how to enable it on your browser.

You may also opt out of certain targeted “behavioral” advertising (but not generic non-targeted ads) by visiting the [Digital Advertising Alliance Opt Out Page](#), [Network Advertising Initiative Opt Out Page](#), and [TrustArc Preference Manager](#) and by adjusting the privacy settings on your mobile device.

Your preferences will apply only to the specific browser from which you opt out and will need to opt-out on all of your browsers separately. Note that if you delete cookies, change web browsers, reset your mobile advertising ID, or use a different device, you may need to opt out again.

### Sale of Personal Information

We do not offer an opt-out from the sale of personal information because we do not sell personal information as defined by the CCPA (and have not done so in the last 12 months).

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### Individuals Under 16 Years of Age

We do not knowingly collect or share personal information from children under 16 without parental consent.

### Changes to California Consumer Privacy Act Disclosure

We may change or update this CCPA Disclosure in the future. When we do, we will post the revised CCPA Disclosure on our website. This CCPA Disclosure was last updated and became effective on the date posted at the top of this page.