第一銀行
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California Consumer Privacy Act (CCPA)/ California Privacy Rights Act (CPRA) Notice to California Residents

This California Consumer Privacy Act / California Privacy Rights Act Notice ("Notice") is provided by First Commercial Bank, Ltd., Los Angeles Branch (hereafter the "Branch" or "FCBLA," which is also referred to as "we" or "us" in this Notice).

Pursuant to the California Consumer Privacy Act (CCPA) and California Privacy Rights Act (CPRA), we are providing the following information to customers, employee, and others who reside in the State of California ("consumer" or "you"). Any capitalized terms used but not define in this Notice shall have the meanings ascribed to them by the CCPA and CPRA.

Know Your California Privacy Rights

CCPA/CPRA gives consumers more control over the personal information that businesses collect about them. This landmark law secures new privacy rights for California consumers, including:

- The right to know/Access about the personal information including, among others, categories of such personal information, a business collects about them and how it is used and shared in the past 12 months;
- The right to delete personal information about the consumer that has collected from or about them (with some exceptions);
- The right to opt-out of the sharing or sale of their personal information to third parties;
- The right to non-discrimination for exercising their CCPA/CPRA rights;
- The right to correct of inaccurate personal information;
- The right to disclosure of information sold or shared; and
- The right to limit use and disclosure of Sensitive Personal Information (SPI).
- The right to information about automated decision-making technology.

You have the right to request and receive certain information about disclosure of your Personal Information to third parties for their direct marketing purposes. Because we do not share your Personal Information with third parties for third-party direct marketing purposes without your consent, FCBLA is exempt from the requirement of responding to such requests.

Right to Know/Access

The categories of personal information collected

Examples of the data we collect and store include: Your e-mail address, name, address, phone number, login, account name, account number, password, your account activity, files accessed or used by you, transaction data and any information you provide during a transaction, or other transaction-based content that you generate or connect to your account as a result of your transaction, financial data such as bank accounts and credit card numbers, logistics and billing data (such as customs ID and tracking number), your chat and service history with us, and other information you may provide us such as your age, gender, interests and preferences.

The categories of source collected

The information below lists the categories of sources from which we collect personal information in different contexts.

- From California residents directly, or other individuals acting on their behalf, through physical (e.g., paper application), audible (e.g., phone), or electronic (e.g., social media) sources. Public records or widely available sources, including information from the media and federal, state, or local government entities.
- Outside companies or organizations that provide data to support activities such as fraud prevention and underwriting.

The categories of Sensitive Personal Information (SPI)

Examples of the SPI we collect and store include: Social Security or ID number (driver's license, passport…etc.), Financial account information and log-in credentials, Ethnic of origin, or Contents of consumer's text, mail, and email.

Right to Delete

You have the right to request us to delete certain collected personal information about you. You must submit, through one of the acceptable methods as set forth in the below section "How to Request," a **verifiable consumer request** to request deletion of your personal information. But under certain circumstances the Branch may retain your personal information in order to:

A. Complete transactions or services;
B. Detect security incidents and protect against malicious, deceptive, fraudulent, or illegal activity and prosecute those responsible for such activity;
C. Debug or identify errors;
D. Exercise free speech, or allow other consumers to do the same;
E. Comply with certain sections of the California Electronic Communications Privacy Act;
F. Enable solely internal uses reasonably aligned with consumer expectations;
G. Comply with a legal obligation; or
H. Otherwise use it internally in a lawful manner that is compatible with the context in which the consumer provided the information.

Right to Opt-Out

FCBLA does not sell consumer information. We also do not sell or share any employee or job applicant data with anyone other than third-party service providers necessary to complete request services (for example, payroll, insurance, background check vendor). Therefore, the right to opt-out does not apply.

Right to Non-Discrimination

FCBLA does not discriminate against customers for exercising their rights under CCPA/CPRA.

Right to Correct

You have the right to request us to correct any inaccurate personal information. Once we receive your consumer request by writing and confirm you're verifiable, we shall use reasonable effort to correct the inaccurate information as directed by you.

Right to Disclosure

FCBLA does not sell or share the personal information of consumers to third parties. Any disclosure of personal information is conducted in accordance with applicable law and for permissible business purposes; therefore, the right of disclosure of information sold or shared does not apply.

Right to Limit Use and Disclosure of SPI

Because we do not sell or share your information with third parties (other than those necessary to provide product or service you requested) the right to limit use and disclosure of SPI does not apply.

Right to information about automated decision-making technology

FCBLA does not currently use automated decision-making technology. This right is acknowledged for compliance purpose and will be applied if such technology is implemented in the future.

Minors' Personal Information

FCBLA does not knowingly sell or share the personal information of consumers under sixteen (16) years of age.

How to Request.

If you have any questions related to our policy, please contact us using the information provided below.

1. Toll-free number: (800)638-6912
2. Telephone number:(213)362-0200; or (833)564-0455
3. E-mail: fcb903@firstbankla.com; or
4. Address for mail or in-person meeting:
   First Commercial Bank, Ltd., Los Angeles Branch
   600 Wilshire Blvd. Suite #800
   Los Angeles, CA 90017

How to Verify.

Upon receipt of a **verifiable consumer request**, we will confirm the receipt of the request within 10 business days. We will also require you to provide your identification information or your written authorization to a third person submitting such request(s) on your behalf.

We will disclose and deliver the required information to you free of charge within 45 days of receiving a verifiable consumer request. We may extend this time period by an additional 45 days when reasonably necessary. In the latter case, we will provide you with notice of the extension within the first 45-day period.