

NOTICE TO CALIFORNIA RESIDENTS

Information we collect

In this notice, we list the categories of personal information and sensitive personal information we collect; where we collect personal information from; the reasons that Colonial Savings, F.A. chooses to share customers' personal information; and your rights as a California resident. Specifically, we have collected the following categories of personal information and sensitive personal information on consumers, as defined by the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020, within the previous twelve (12) months:

Category	Examples	Collected	Length of Time Information is Retained
Identifiers	Name, address, email address, social security number, driver license number, date of birth, and any information you provided that relates to you.	YES	In a mortgage file, 7 years from payoff, or 5 years from decline or withdrawal
Personal information under the California Customer Records Act (Cal. Civ. Code § 1798.80(e)).	Name, signature, social security number, contact information, employment history, bank account number, and other information you provided to us. Some personal information included in this category may overlap with other categories.	YES	In a mortgage file, 7 years from payoff, or 5 years from decline or withdrawal
Protected classification characteristics under California or federal law	Age, race, color, ancestry, national and/or ethnic origin, citizenship, religion, marital status, and veteran or military status.	YES	In a mortgage file, 7 years from payoff, or 5 years from decline or withdrawal
Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES	In a mortgage file, 7 years from payoff, or 5 years from decline or withdrawal
Biometric information	Fingerprint, voice recordings, or similar data.	NO	n/a
Internet or other network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	NO	n/a
Geolocation data	Physical location or movements.	NO	n/a
Sensory data	Audio, electronic, visual, olfactory, or similar information.	NO	n/a
Professional or employment-	Current or past employment history.	YES	In a mortgage file, 7 years from payoff, or 5

related information			years from decline or withdrawal
Inferences drawn from other personal information	Profile reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO	n/a
Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 CFR Part 99)).	Education records relating directly to a student that are maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO	n/a
Sensitive Personal Information under the California Privacy Rights Act of 2020 (Cal. Civ. Code § 1798.140(ae))	Government-issued identifiers, such as a social security number, or a driver's license, account credentials, financial information, precise geolocation; race or ethnic origin; religious beliefs; contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication, genetic data, biometric information, personal information collected and analyzed concerning a consumer's health, or personal information collected and analyzed concerning a consumer's sex life or sexual orientation. Some sensitive personal information included in this category may overlap with other categories.	YES	In a mortgage file, 7 years from payoff, or 5 years from decline or withdrawal

Where We Obtained the Sensitive Personal and/or Personal Information Listed Above

- Directly from you
- Directly and indirectly from our service providers or their agents
- From third parties that interact with us in connection with the services we perform

How We Use Sensitive Personal and/or Personal Information

We may use or disclose the personal and sensitive personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided.
- To provide you with information, products, or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services that may be of interest to you.
- To comply with various federal, state, or local laws.

- To enforce our rights arising from any contracts you entered into with us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis, and product development.
- As necessary or appropriate to protect the rights, property or safety of Colonial and its employees
- To respond to law enforcement requests and as required by applicable law, court order, or government regulations.
- As described to you when collecting your personal information or as otherwise set forth in the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020.

We will not collect additional categories of personal and/or sensitive personal information or use said information we collect for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing and Selling of Personal and/or Sensitive Personal Information

We may disclose your personal and/or sensitive personal information with our service providers and third parties for a business purpose. When we disclose personal and/or sensitive personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that information confidential and not use it for any purpose except performing the contract. Colonial Savings, F.A. has not sold any of your personal and/or sensitive personal information.

Your Right to Obtain Information

You have the right to inquire about our collection and use of personal and/or sensitive personal information over the past twelve (12) months. Once we receive, confirm, and verify your request, we will disclose to you:

- The categories of personal and/or sensitive personal information we collected about you.
- The categories of sources for the personal and/or sensitive personal information we collected about you.
- Our business or commercial purpose for collecting that personal and/or sensitive personal information.
- The categories of third parties with whom we shared that personal and/or sensitive personal information.
- The specific pieces of personal and/or sensitive personal information we collected about you.
- If we sold or disclosed your personal and/or sensitive personal information for a business purpose, the personal and/or sensitive personal information categories that each category of recipient obtained.
- Whether your information is sold or shared.
- The retention period or criteria used for retention.

Your Right to Request Deletion

You have the right to request that we delete any of your personal and/or sensitive personal information that we collected from you and retained, subject to certain exceptions. Once we

receive and confirm your verifiable consumer request, we will: (1) delete (and direct our service providers to delete) your personal information from our records, unless an exception applies; and (2) notify all third parties to whom we have sold or shared your personal and/or sensitive personal information, if such information was shared or sold to a third party, to delete said information, unless this proves impossible or involves disproportionate effort.

For example, and without limitation, we may deny your deletion request if retaining the information is necessary for us or our service providers to:

- Provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, perform our contact with you, enforce any obligations, or defend against possible litigation.
- Comply with the California Electronic Communications Privacy Act.
- Comply with other legal obligations or make other internal and lawful uses of the information that are compatible with the context in which you provided it.

Right to Correct

If you believe Colonial maintains inaccurate personal information about you, you have the right to request that the information be corrected. To the extent such requests to correct information also implicate federal laws such as the Fair Credit Reporting Act or the Real Estate Settlement Procedures Act, we abide by whichever time frames are shorter.

Right to Non-Discrimination

We will not discriminate against you for exercising any of your rights.

To Exercise your Rights

To exercise your rights as described above:

- Call 800-937-6002
- Go to www.gocolonial.com

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a request to your personal and/or sensitive personal information. You may also make a request on behalf of your minor child.

Please see our California Privacy Policy for additional information.