Georgia Banking Company 6190 Powers Ferry Road #150 Sandy Springs, Georgia 30339-2985 (770)226-8800 www.geobanking.com

# CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

Under the California Consumer Privacy Act (CCPA), California residents are provided with specific rights regarding the personal information that is collected, used, disclosed, or sold about them.

#### Your Rights Regarding Your Personal Information

(1) **Right to Know About Personal Information Collected.** You have the right to request that we disclose the personal information we collect and use about you.

#### PERSONAL INFORMATION COLLECTED

**Personal Information We Collected.** We collected the following categories of personal information in the preceding 12 months:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- · Personal information, such as telephone number, address, account number and balance, and signature
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- Commercial information, such as records of personal property, products and services obtained, and purchasing histories
- Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Geolocation data
- Professional or employment-related information
- Education information

Categories of Sources. We collected your personal information from the following type of people or entities:

- Direct from the consumer
- Government entities
- Operating systems and platforms

**Business or Commercial Purposes.** We collect your personal information for these business or commercial purposes: Personal information is collected for everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. This information is not sold.

# NOTICE AT COLLECTION OF PERSONAL INFORMATION

Under California law, we are required to provide you with timely notice about the categories of personal information that we collect and the purposes for which we may use your information. We will not collect additional categories of personal information or use your information for a materially different purpose without providing you notice.

We collect the following categories of personal information:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- · Personal information, such as telephone number, address, account number and balance, and signature
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- · Commercial information, such as records of personal property, products and services obtained, and purchasing histories
- Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Geolocation data
- Professional or employment-related information
- Education information

We may use the personal information we collect for the following purposes: Personal information is collected for everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

Our privacy policy can be found here: For access to our Privacy Notice, please visit our website at www.geobanking.com..

- (2) Deletion of Personal Information. You have the right to request us to delete any personal information that we have collected about you. Subject to certain exceptions, we will delete the personal information that we have collected about you from our records, and we will direct any service provider to delete your personal information from their records.
- (3) **Right to Opt-Out.** You have the right to opt-out of the sale of your personal information to third parties at any time; however, we do not currently sell your personal information.
- (4) Non-Discrimination. We will not discriminate against you for exercising any of these rights. Unless permitted by the CCPA, we will not do any of the following if you exercise any of your rights listed above:
  - Deny you goods or services;
  - Charge you different prices or rates for goods or services, including through the use of discounts or other benefits or impose penalties;
  - Provide you a different level or quality of goods or services; or
  - Suggest that you may receive a different price or rate for goods or services of a different level or quality.

## How to Submit A Request Regarding Your Personal Information

You can submit a verifiable request to us to exercise your right to know personal information a business collects or uses and the right to delete personal information collected by the business. We will confirm that we received your request within 10 business days, and we will provide you with information on how we will process your request. We will respond to your request within 45 calendar days once we receive your request. If we cannot verify your identity within this time period, we may deny your request. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 calendar days.

The process we will use to verify your request to know the personal information collected or used about you and your request to delete the personal information, including any information you must provide, is sufficient information that allows us to reasonably verify you are the person from whom we collected personal information.

**Request to Know.** You may submit a verifiable request to know the personal information we collected or used by calling us toll-free at 1-866-711-4530. You may also submit your request to know by using any of the following methods:

- Visiting our online form at: www.geobanking.com
- Mailing a request to: 6190 Powers Ferry Road #150 Sandy Springs, GA 30339

Request to Delete. You may submit a verifiable request to delete the personal information we collected by:

- Calling us toll-free at: 1-866-711-4530
- Visiting our online form at: www.geobanking.com
- Mailing a request to: 6190 Powers Ferry Road #150 Sandy Springs, GA 30339

**Authorized Agents.** We may allow an authorized agent to make a request to know personal information or a request to delete personal information on a consumer's behalf. If you are an authorized agent, you may make these requests by following these instructions: please provide sufficient information that allows us to reasonably verify you are an authorized agent for one or more of our clients from whom we collect personal information.

### **Contact For More Information**

For more information about our privacy policies and practices, you can contact us by calling us at: 1-866-711-4530.