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## CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

We are required to provide California residents with a comprehensive description of our online and offline privacy policy and practices regarding the collection, use, disclosure, and retention of your personal information (our "Information Practices"); to inform you of your rights regarding your personal information; and to provide you with any information necessary for you to exercise those rights.

### *Your Rights Regarding Your Personal Information*

- (1) **Right to Know.** You have the right to know the personal information that we collect, use, and disclose about you, including the categories of personal information; the categories of sources from which the personal information is collected; the business or commercial purpose for collecting personal information; the categories of third-parties to whom we disclose personal information; and the specific pieces of personal information that we have collected about you. Subject to certain exceptions, we will provide you with all of your personal information that we have collected or maintained. This will include any personal information that our service providers or contractors have collected pursuant to their written contract with us.
- (2) **Right to Delete.** 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 or contractor to delete your personal information from their records.
- (3) **Right to Correct.** You have the right to request us to correct any inaccurate personal information that we maintain about you. Subject to certain exceptions, we will correct the personal information that we maintain about you on our existing system, and we will direct any service provider or contractor that maintain the personal information at issue pursuant to their written contract with us to make the necessary corrections on their systems.
- (4) **Right to Not Receive Discriminatory Treatment.** You have the right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the California Consumer Privacy Act ("CCPA"). A price or service difference is discriminatory and prohibited if we treat you differently because you exercised a right conferred by the CCPA or its issuing regulations. A price or service difference is non-discriminatory if it is reasonably related to the value of your data.

### *Types of Personal Information*

#### Collected Personal Information

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

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Characteristics of protected classifications under California or federal law
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric Information

- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement
- Geolocation Data
- Professional or Employment-Related Information
- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

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

- Direct from the consumer
- Data analytics providers
- Government entities
- Data brokers
- Employer of Individual
- Consumer Reporting Agencies
- Affiliates

**Business or Commercial Purposes.** We collected your personal information for these business or commercial purposes:

- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution

**Personal Information Is Not Sold or Shared.** We have not sold or shared your personal information to any third-parties in the preceding 12 months.

#### Disclosed Personal Information

**Categories of Personal Information.** We disclosed the following categories of personal information to third-parties in the preceding 12 months:

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement
- Geolocation Data
- Professional or Employment-Related Information

**Categories of Third-Parties.** For each type of personal information identified above, we disclosed that type of information to the following third-parties:

| Personal Information                                      | Third-Parties  |
|---|--|
| Identifiers   | <ul style="list-style-type: none"> <li>• Operating systems and platforms</li> <li>• Government entities</li> </ul> |
| Internet or other electronic network activity information | <ul style="list-style-type: none"> <li>• Operating systems and platforms</li> </ul>                                |

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|---|--|
| Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual | <ul style="list-style-type: none"> <li>• Operating systems and platforms</li> <li>• Government entities</li> </ul> |
| Geolocation data  | <ul style="list-style-type: none"> <li>• Operating systems and platforms</li> </ul>                                |
| Commercial information  | <ul style="list-style-type: none"> <li>• Operating systems and platforms</li> </ul>                                |
| Professional or employment-related information  | <ul style="list-style-type: none"> <li>• Operating systems and platforms</li> <li>• Government entities</li> </ul> |

**Business or Commercial Purposes.** We disclosed your personal information for these business or commercial purposes:

- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution
- Providing advertising and marketing services, except for cross-context behavioral advertising, to the consumer provided that, for the purpose of advertising and marketing, a service provider or contractor shall not combine the personal information of opted-out consumers that the service provider or contractor receives from, or on behalf of, the business with personal information that the service provider or contractor receives from, or on behalf of, another person or persons or collects from its own interaction with consumers

#### ***How to Submit A Request Regarding Your Personal Information***

You can submit to us a verifiable request to know, request to delete, or request to correct your personal information. We will verify that you are the person who we have collected information about by In order to verify your request, we will ask you to provide information (name, date of birth, address, email address, phone number, and last 4 of your Social Security Number). We will use the identifying information you provided to attempt to verify your identify. If necessary, we may also use a third-party provider to assist in verification.. No later than 10 business days after receiving your request(s), we will confirm that we received your request(s) and provide you with information on how we will process your request(s). We will respond to your request to know, request to delete, or request to correct no later than 45 calendar days after receiving your request(s). If we cannot verify your identity within this time period, we may deny your request(s) in whole or in part and will inform you that your identity cannot be verified. 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. Our response will cover the 12-month period preceding our receipt of your request.

You can submit your request to know, request to delete, and request to correct by calling us toll-free at 1-833-477-8652 Monday - Friday, 8:30 a.m. - 5 p.m.. You can also submit your request(s) by using any of the following methods:

- Visiting our online form at: [www.firstoklahomabank.com](http://www.firstoklahomabank.com)
- Emailing a request to: [privacy@firstoklahomabank.com](mailto:privacy@firstoklahomabank.com)

**Authorized Agents.** We may allow an authorized agent to make a request to know, request to delete, or request to correct on your behalf. We may require written proof that you have given the agent permission to submit a request on your behalf, require the agent to verify their identity with us, or require you to confirm with us that you have provided the agent permission to submit the request. If you are an authorized agent, you may make these requests by following these instructions: You will be asked to submit a notarized affidavit if you are authorizing a delegate to act on your behalf for submission or request or deletion. If you do not submit the notarized affidavit within 10 business days, your request may be closed.

#### ***Contact Information***

For information about our privacy policy and Information Practices, you can contact us by Contact us at (918) 392-2500 M-F 8am to 5pm, [customercare@firstoklahomabank.com](mailto:customercare@firstoklahomabank.com), or <https://www.firstoklahomabank.com/why-fob/contact-us>.