

California Consumer Privacy Act Notice

Last Updated: January 2022

Effective Date: January 1, 2020

At Magnolia Bank Inc. (“Magnolia Bank”), we respect your privacy and are committed to protecting it. This California Consumer Privacy Notice (“Notice”) supplements the information contained in Magnolia Bank’s Privacy Policy and Website and App Privacy Notice and applies solely to customers, users, and others who reside in the State of California (“You” or “Consumers”). Any terms defined in the California Consumer Privacy Act of 2018 (“CCPA”) will have the same meaning in this Notice. We reserve the right to amend this Notice at any time and will notify you of those changes on our website.

1. Categories of Personal Information Magnolia Bank Collects

We have collected the following categories of information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”) within the last twelve (12) months.

Category	Examples	Purpose
Identifier Information	First name, last name, marital status, title, date of birth, gender, PIN, physical address, shipping address, email address, IP addresses, and telephone numbers.	This information is collected to identify and authenticate the consumers.
Communications Information	Communications records between you and Magnolia Bank, including call recordings, chat logs, text messages, and secure communication, and emails.	This information is collected to service consumers.
Contact Information	Information required to contact the consumers, including address, phone	This information is needed to identify and contact the consumer.

	numbers, and emails.	
Biometric Information	Voiceprint, signature, and fingerprints.	This information is collected for authentication purposes.
Financial Information	Credit information, payment information, account payment processing information, product account transactions, and other financial information.	This information is collected to provide you with the financial products and services you request.
Transaction Information	Details about payments to and from you, if applicable.	This information is collected to service your account.
Technical Information	IP address, user login information, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access our website, crash data information, performance data, and other diagnostic data.	This information is collected to help us improve Consumers' online experience with our products and services.
Location Information	Physical location information, coarse location, and movements.	We may collect this information if you are in California.
Profile Information.	Username and password, purchases or orders made by you, your interests, preferences, feedback, and survey responses.	This information is collected to authenticate and improve the Consumers' online experience with our products and services.
Usage Information	Information about how you use our website, apps, internet cookies, products	This information is collected to personalize Consumer interactions and to

	and services that interact with advertising.	administer optimized user experience.
Marketing Information	Consumers' preferences for receiving marketing from us and receiving communication.	
Demographic Information	Personal characteristics and preferences, such as your age, nationality, ethnicity, gender, marital and family status, number of children, residency status, etc.	This information is collected to identify and authenticate the Consumers.
Mobile Device Content	Device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in-store transactions).	This information is collected to personalize Consumer interactions and to administer optimized user experience.

2. Magnolia Bank's Sources of Personal Information

We collect information from and about you in the following ways:

- **When you provide it to us.** You may give us information about you by filling in forms or by communicating with us by email or otherwise. This includes information you provide when you create an internet profile or when you otherwise contact us about our website, apps, products, or services.

From our websites and emails. As you interact with our website, use our apps, websites using our cookies, or our emails, we may automatically collect technical information about your equipment, browsing actions, and patterns. We collect this information by using cookies, server logs, web beacons, and other similar technologies. Our *Cookies and automatic data collection technologies* section contains more information and options to control or opt-out of certain data collection or uses. Please note, these opt-out provisions may not apply if you use one of our Consumer financial products or services. If you use one of our Consumer financial products or services, we will use and share information about you in accordance with our Privacy Policy. For more information about how we use that information, and your rights regarding that information, please refer to our Privacy Policy at <https://www.magnoliabank.com/docs/Magnolia-Bank-Privacy-Policy.pdf> and Section 3 below.

- **From others.** We may receive information about you from third parties including, for example, our affiliated companies, business partners, subcontractors, analytics providers, and service providers.

3. How Magnolia Bank Uses Your Information

We may use your information to conduct our business operations, including for the following purposes:

- To create and manage your internet profile.
- To provide you with products and services.
- To conduct market research.
- To develop and provide advertising tailored to your interest and to determine the effectiveness of our advertising.
- To provide you with the information or support that you request from us.
- To improve our website, products or services, marketing, Consumer relationships, and experiences.
- To develop new products and services.
- To notify you of special offers, discounts, updates, and products and services that we think may be of interest to you. To learn more about your choices with regards to these

communications, see *Your rights and choices* in the Website and App Privacy Notice at <https://www.magnoliabank.com/docs/Magnolia-Bank-Website-App-Privacy.pdf>.

- To manage our relationship with you which may include notifying you about changes to our terms or privacy notice, providing you notices about your internet profile, asking you to leave a review or take a survey, addressing any concerns you may have about our products or services.
- To provide you with the information, products, services, or support that you request from us or to fulfill any other purpose for which you provide it.
- To deliver relevant content, advertisements, and messaging to you and to measure or understand the effectiveness of such content, advertisements, and messaging.
- To carry out our obligations and enforce our rights and to protect our websites, Consumers, and other individuals including to protect against or identify possible fraudulent transactions.
- For any other purpose as may be permitted by law.

We may use information that is not personal information for any purpose. For example, we may aggregate usage data from many people in a way that does not identify any individuals to calculate the percentage of users accessing a feature on the website.

4. Who does Magnolia Bank Share Your Information With?

We may share your personal information with:

- Any member of our corporate group, which means our subsidiaries, affiliates, our ultimate holding company and its subsidiaries, and affiliates.
- To contractors, service providers, and other third parties.
- To our business partners.
- To public or government (including enforcement) authorities.
- To an actual or prospective buyer or other successor in the event of merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, where one of the transferred assets is the personal information we hold.

We may share your personal information for the same business and commercial purposes that we collect your personal information. For more details, please refer to “Categories of Personal Information Magnolia Bank Collects” above.

5. Magnolia Bank Does Not Sell Your Personal Information

Magnolia Bank has not sold personal information within the past 12 months. As a policy, Magnolia Bank does not sell any personal information.

6. Your CCPA Rights

The CCPA provides California residents with rights regarding their personal information. This section describes rights that the California residents may exercise.

- **Right to Request Disclosure About Personal Information Collected, Shared, or Disclosed.**
 - You have the right to request access to certain information that Magnolia Bank has collected about you in the past 12 months. To ensure that we are providing accurate information to the actual Consumer, we will ask to verify your identity as part of the request (“Verifiable Consumer Request”). You may also make a Verifiable Consumer Request on behalf of your minor child.
 - You will have the right to access the following information:
 - The categories of personal information we have collected about you;
 - The categories of sources from which the personal information is collected;
 - The business and commercial purposes for which your personal information is collected and shared; and
 - The specific pieces of personal information we collected about you.
 - You have the right to access your personal information in a portable format, free of charge, but no more than twice in a 12-month period.
- **Right to Opt-Out of the Sale of Personal Information.**

As noted above, Magnolia Bank does not sell your personal information.

Because we do not sell personal information, your personal information is treated as if it is subject to a “do not sell my information” opt-out request.

- **Right to Request to Delete Your Personal Information.**

You have the right to request that we delete any of your personal information subject to certain exceptions. After receiving and confirming your Verifiable Consumer Request, we will delete, and direct our service providers to delete, your personal information unless an exception applies. To request your personal information to be deleted, contact us at 888-320-0259.

- **Right to Not Be Discriminated Against for Exercising Your Rights.**

You have the right not to be denied goods or services, charged or suggested a different price or rate, denied discounts or other benefits, or provided with a different level or quality of products and services for exercising your privacy rights.

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