

## Coastal Community Bank Online Privacy Notice

**Last Updated: June 30, 2023**

Coastal Community Bank respects your privacy. This Online Privacy Notice describes the types of personal information we obtain on our websites (“Sites”) and mobile apps (“Apps”) (collectively, “Online Services”), how we use the information, with whom we may share it and the choices available to you regarding our use of the information. We also describe measures we take to protect the information and how you can contact us about our privacy practices.

Unless indicated otherwise, this Online Privacy Notice applies solely to our Online Services. Coastal Community Bank also provides certain individuals with supplemental privacy notices, as described below:

- **Financial Privacy Notice:** If you are a consumer who has a financial product or service with Coastal Community Bank, please see our [U.S. Consumer Privacy Notice](#), which federal law requires us to give to certain consumers to explain what we do with their personal information, how we may share it and how the law allows consumers to limit our sharing of the information.
- **Notices for California Residents:** If you are a California resident, please see our [California Consumer Privacy Statement](#).

### Information We Obtain

We obtain certain personal information about you when you interact with our Online Services, including:

- Contact information, such as name, telephone number and postal and email address;
- Login credentials, such as username and password;
- Account information, financial history and transaction information, such as account number, loan number, routing number and other unique customer identification numbers, credit or debit card information, account balances, payment history, insurance information, income information, assets and investment experience;
- Demographic information and similar details, such as age, nationality, citizenship status, date of birth, signature, education or professional information, marital status, ethnicity, race, sex, gender and military or veteran status;
- The geolocation of your mobile device if you consent to the collection of this data;
- Access to your phone’s camera, with your permission, to accept mobile check deposits;
- Government-issued identification information, such as Social Security number or tax identification number, passport or driver’s license data, and other information related to government-issued identification;
- Other information you choose to provide, such as through emails or other communications, social media pages, surveys, registrations and sign-up forms.

When you visit our Sites or Apps, we may obtain certain information by automated means, such as cookies, web beacons, web server or device logs and other technologies. A “cookie” is a text file that websites send to a visitor’s computer or other internet-connected device to uniquely identify the visitor’s browser or to store information or settings in the browser. A “web beacon,” also known as an internet tag, pixel tag or clear GIF, links web pages to web servers and cookies and may be used to transmit information collected through cookies back to a web server. The information we collect in this manner may include your device IP address, unique device identifier, web browser characteristics, device characteristics, operating system, WiFi network identifiers and signals, battery and signal strength, language preferences, referring URLs or other services, clickstream data, usage information (e.g., actions taken), and dates and times of visits.

We may use these automated technologies on our Online Services to collect information about your equipment, browsing actions, and usage patterns. These technologies help us (1) remember your information so you do not have to re-enter it; (2) track and understand how you use and interact with our Online Services; (3) tailor the Online Services around your preferences; (4) measure the usability of our Online Services and the effectiveness of our communications; and (5) otherwise manage and enhance our products and services, and help ensure they are working properly.

Your browser may tell you how to be notified about certain types of automated collection technologies and how to restrict or disable them. Please note, however, that without these technologies, you may not be able to use all of the features of our Online Services. For mobile devices, you can manage how your device and browser share certain device data by adjusting the privacy and security settings on your mobile device.

## **How We Use the Information We Obtain**

We may use the personal information we obtain to:

- Provide our products and services;
- Process and fulfill transactions in connection with our products and services;
- Communicate with you (including providing you with offers and other communications about our products and services), respond to inquiries and offer customer support;
- Establish and manage accounts;
- Report to credit bureaus;
- Verify your identity;
- Personalize your experience on our Online Services;
- Advertise and market our products and services;
- Administer participation in surveys, sweepstakes, promotions or other programs;
- Establish and manage our business relationships;
- Provide products and services to our business clients and facilitate their use of our products and services;
- Perform analytics (including, but not limited to, market research, trend analysis, financial analysis, and analysis of our customer base), and anonymization of personal information;

- Operate, evaluate and improve our business (including developing new products and services; enhancing, improving and analyzing our products and services; managing our communications; and performing accounting, auditing and other internal functions);
- Authenticate an online transaction or assist you in conducting your online transactions;
- Maintain and enhance the safety and security of our Online Services, products and services and prevent misuse;
- Exercise our rights and remedies and defend against legal claims;
- Protect against, identify and prevent fraud and other criminal activity, claims and other liabilities;
- Comply with and enforce applicable legal requirements, relevant industry standards and Coastal Community Bank policies, including, but not limited to, those relating to anti-money laundering, economic sanctions, and anti-terrorism; and
- Comply with and enforce any relevant terms of use located on our Online Services.

We also may use the information in other ways for which we provide specific notice at the time of collection.

#### *Third-Party Analytics Services*

We may use third-party analytics services on our Online Services, such as Google Analytics. The information we obtain through the Online Services may be disclosed to or collected directly by these services. To learn more about Google Analytics, please visit <https://www.google.com/policies/privacy/partners/>.

#### *Interest-Based Advertising*

On our Online Services, we may obtain information about your online activities to provide you with advertising about products and services that may be tailored to your interests. This section of our Online Privacy Notice provides details and explains how to exercise certain choices.

You may see our ads on other websites because we use third-party ad services. Through these ad services, we can target our messaging to users considering demographic data, users' inferred interests and browsing context. These services track your online activities over time and across multiple websites and apps by collecting information through automated means, including through the use of cookies, web server logs, web beacons and other similar technologies. The ad services use this information to show you ads that may be tailored to your individual interests. The information that ad services may collect includes data about your visits to websites that serve Coastal Community Bank advertisements, such as the pages or ads you view and the actions you take on the websites or apps. This data collection takes place both on our Online Services and on third-party websites and apps that participate in these ad services. This process also helps us track the effectiveness of our marketing efforts.

The Online Services are not designed to respond to "do not track" signals from browsers.

To learn how to opt out of interest-based advertising, please visit the [Digital Advertising Alliance](#), the [Network Advertising Initiative](#) and [TRUSTe Advertising Choices](#) .

## **Information We Share**

We may share the information we obtain about you with our affiliates and subsidiaries and with our business partners. We also may share the information we obtain about you with third-party vendors and other entities to perform services on our behalf, such as website hosting, data analytics, marketing, payment processing, fraud prevention, and other services. In addition, we may share personal information with (1) other financial institutions; (2) other companies in connection with co-branded products, services, or programs; and (3) consumer reporting agencies.

We also may disclose personal information (1) if we are required to do so by law or legal process (such as a court order or subpoena); (2) in response to requests by government agencies, such as law enforcement authorities, or self-regulatory organizations; (3) to establish, exercise or defend our legal rights and those of our affiliates, subsidiaries or business partners; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; or (6) otherwise with your consent or as directed by your representative.

We reserve the right to transfer any personal information we have about you in the event of an actual or prospective sale or transfer of all or a portion of our business or assets (including in the event of an actual or prospective merger, acquisition, joint venture, reorganization, divestiture, dissolution, or liquidation).

## **Your Choices**

We offer you certain choices in connection with the personal information we collect from you. To update your preferences, limit the communications you receive from us, or submit a request, please contact us as indicated in the “How To Contact Us” section of this Online Privacy Notice. You can unsubscribe from our marketing mailing lists by following the “Unsubscribe” link in our emails. You may update certain aspects of your account details and settings by logging into your account on our Online Services.

## **How We Protect Personal Information**

We maintain administrative, technical, and physical safeguards designed to protect the personal information you provide against accidental, unlawful, or unauthorized access, destruction, loss, alteration, disclosure, disposal, or use.

## **Children’s Privacy**

Our Online Services are designed for a general audience and are not directed to children. We do not knowingly collect personal information online from children under the age of 13, or such other age as may be stipulated by applicable law.

## **Third-Party Links and Features**

For your convenience and information, our Online Services may provide links to other online services, and may include third-party features such as apps, tools, widgets and plug-ins. These online services and third-party features may operate independently from us. The privacy practices of the relevant third parties, including details on the information they may collect about you, are subject to the privacy statements of these parties, which we strongly suggest you review. To the extent any linked online services or third-party features are not owned or controlled by us, we are not responsible for these third parties' information practices.

### **Updates to Our Online Privacy Notice**

This Online Privacy Notice may be updated periodically and without prior notice to you to reflect changes in our personal information practices. We will post a notice on our Online Services to notify you of significant changes to our Online Privacy Notice and indicate at the top of the Online Privacy Notice when it was most recently updated.

### **How to Contact Us**

You can submit a request or ask us questions about this Online Privacy Notice by [Privacy@coastalbank.com](mailto:Privacy@coastalbank.com).

## Coastal Community Bank: California Consumer Privacy Statement

### Last Updated: June 30, 2023

This California Consumer Privacy Statement (“Statement”) supplements the Coastal Community Bank Online Privacy Notice. It applies solely to California consumers, which includes visitors to our public-facing websites and mobile apps, Coastal Community Bank job applicants and personnel working on behalf of our business clients and partners.

This Statement does not apply to (1) Coastal Community Bank personnel (*i.e.*, employees, officers, directors, or medical staff members), their emergency contracts or their relatives for whom we administer benefits; or (2) information collected, processed or disclosed in connection with the provision of financial products or services pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018 (the “CCPA”), as amended by the California Privacy Rights Act of 2020 (the “CPRA”), and its implementing regulations (the “CCPA/CPRA”).

### Collection and Use of Personal Information

We may collect (and may have collected during the 12-month period prior to the effective date of this Statement) the following categories of personal information about you:

- **Identifiers:** identifiers such as a real name, alias, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; customer number, unique pseudonym, or user alias; telephone number and other forms of persistent or probabilistic identifiers), online identifier, internet protocol address, email address, account name, Social Security number, driver’s license number, passport number, and other similar identifiers
- **Additional Data Subject to Cal. Civ. Code § 1798.80:** signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information, medical information, and health insurance information
- **Protected Classifications:** characteristics of protected classifications under California or federal law, such as race, age, sex, gender, disability, and veteran status
- **Commercial Information:** commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies
- **Online Activity:** Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- **Geolocation Data**
- **Sensory Information:** audio, electronic, visual, and similar information
- **Employment Information:** professional or employment-related information, such as information relating to your job position (*e.g.*, job title, job description and office location), talent management information (*e.g.*, résumé information, occupation details, education details, certifications and professional associations, historical compensation details, previous employment details, and pre-

employment screening and background check information, including criminal records information) and emergency contact information

- **Inferences:** inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We may use (and may have used during the 12-month period prior to the effective date of this Statement) your personal information for the purposes described in our Online Privacy Notice and for the following business purposes specified in the CCPA/CPRA:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytics services, providing storage, or providing similar services
- Providing advertising and marketing services to you, except for cross-context behavioral advertising;
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance
- Short-term, transient use, including, but not limited to, non personalized advertising shown as part of your current interaction with us
- Helping to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for these purposes
- Debugging to identify and repair errors that impair existing intended functionality
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

We do not collect or process sensitive personal information with the purpose of inferring characteristics about California consumers covered by this Statement.

To the extent we process deidentified information, we will maintain and use the information in deidentified form and will not attempt to reidentify the information unless permitted by applicable law.

### **Retention of Personal Information**

We will retain your personal information for the period reasonably necessary to achieve the purposes described in our Online Privacy Notice and this Statement, or any other notice provided at the time of collection, taking into account applicable statutes of limitation and records retention requirements under applicable law.

### **Sources of Personal Information**

During the 12-month period prior to the effective date of this Statement, we may have obtained personal information about you from the following categories of sources:

- Directly from you, such as when you contact us
- Your devices, such as when you visit our websites or mobile apps

- Our affiliates and subsidiaries
- Vendors who provide services on our behalf
- Professional services organizations, such as auditors and law firms
- Our business clients and partners
- Other individuals, such as in connection with a referral
- Recruiting and talent agencies
- Data analytics providers
- Government entities
- Social networks
- Publicly accessible databases
- Data brokers, such as credit reporting agencies and background check services

**Sale or Sharing of Personal Information**

We do not sell your personal information in exchange for monetary compensation. We may disclose your personal information by allowing certain third parties (such as online advertising services) to collect personal information via automated technologies on our websites and apps for cross-context behavioral advertising purposes. Under California law, these kinds of disclosures may be considered a “sale” when the personal information is exchanged for non-monetary consideration, or “sharing” when the personal information is disclosed for cross-context behavioral advertising purposes. You have the right to opt out of these types of disclosures of your information, as detailed below in the “California Consumer Privacy Rights” section.

We may sell or share for cross-context behavioral advertising purposes (and may have sold or shared during the 12-month period prior to the Last Updated date of this California Consumer Privacy Statement) the following categories of personal information about you to online advertising services:

- Identifiers
- Commercial Information
- Online Activity
- Inferences

We do not have actual knowledge that we sell or share the personal information of minors under 16 years of age.

**Disclosure of Personal Information**

During the 12-month period prior to the effective date of this Statement, we may have disclosed the following categories of personal information about you for a business purpose to the following categories of third parties:

Category of Personal Information	Category of Third Party
Identifiers	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> </ul>



	<ul style="list-style-type: none"> <li>• Internet service providers and operating systems and platforms</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Additional Data Subject to Cal. Civ. Code § 1798.80	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Protected Classifications	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Commercial Information	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> </ul>
Online Activity	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Internet service providers and operating systems and platforms</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> </ul>
Geolocation Data	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Internet service providers and operating systems and platforms</li> <li>• Data analytics providers</li> </ul>
Sensory Information	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> </ul>

	<ul style="list-style-type: none"> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> </ul>
Employment Information	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Data analytics providers</li> <li>• Data brokers, such as credit reporting agencies and background check services</li> </ul>
Inferences	<ul style="list-style-type: none"> <li>• Our affiliates and subsidiaries</li> <li>• Vendors who perform services on our behalf</li> <li>• Professional services organizations, such as auditors and law firms</li> <li>• Our business clients and partners</li> <li>• Online advertising services</li> <li>• Data analytics providers</li> </ul>

In addition to the categories of third parties identified above, during the 12-month period prior to the effective date of this Statement, we may have shared personal information about you with: (1) government entities, such as law enforcement authorities and regulators; (2) self-regulatory organizations; and (3) third parties in connection with an actual or proposed corporate transaction, such as a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation.

**California Consumer Privacy Rights**

You have certain choices regarding your personal information, as described below.

- **Access:** You have the right to request, twice in a 12-month period, that we disclose to you the personal information we have collected, used, disclosed and sold or shared about you, including the categories of personal information collected, the categories of sources from which the personal information is collected, the business or commercial purpose for collecting, selling, or sharing personal information, the categories of third parties to whom we disclose personal information, and the specific pieces of personal information we have collected about you.
- **Correction:** You have the right to request that we correct the personal information we maintain about you if that information is inaccurate.
- **Deletion:** You have the right to request that we delete certain personal information we have collected from you.
- **Opt-Out of Sale or Sharing:** You have the right to opt-out of the sale of your personal information or the sharing of your personal information for cross-context behavioral advertising purposes.

**How to Submit a Request.** To submit an access, correction, or deletion request, email us at [Privacy@coastalbank.com](mailto:Privacy@coastalbank.com) or call us at 833-310-1581. You can opt-out of the sale or sharing of your personal information by clicking the “Do Not Sell or Share My Personal Information” link in the footer of our website or using the Global Privacy Control signal (“GPC”). If you use the GPC, we will process it for your browser, but it will not apply outside of that browser to your device. After using the GPC, if you clear your cookies in your browser, you will need to use the GPC again for us to process your opt-out request for that browser. To submit a request as an authorized agent on behalf of a consumer, contact us at

Privacy@coastalbank.com. For questions or concerns about our privacy policies and practices, contact us at Privacy@coastalbank.com.

**Verifying Requests.** To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you request access to, correction of or deletion of your personal information, we may require you to verify your email address or certain of your information in our records, such as your name, email address, mailing address, phone number, company name and job-details, or other information about your interactions with us. In addition, if you ask us to provide you with specific pieces of personal information, we may require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request.

**Additional Information.** If you choose to exercise any of your rights under the CCPA/CPRA, you have the right to not receive discriminatory treatment by us. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.