



Member FDIC

# Notice at Collection

This Notice at Collection (“Notice”) describes the categories of personal information that First Bank (“we”, “us”, “our”) collects, the purposes for collection, and our practices relating to the sale, sharing, and retention of your personal information. This Notice applies to personal information we collect from individuals in the context of one of the following relationships: business purpose relationships, including sole proprietors and individuals operating a business using a “doing business as” name, individuals who are authorized signers on, or guarantors of, business purpose accounts, contact persons at business entities, such as a corporation or LLC; and the following trust relationships: trustee for a trust, beneficiary for a trust for which First Bank is trustee, or a participant (other than a First Bank employee) in a 401(k) or pension plan that First Bank sponsors or is a trustee or fiduciary of. This Notice also applies to individuals interacting with our website who do not have a client relationship with us.

We collect the following categories of personal information:	We collect and use this information for the following purposes:
<p><b><u>PERSONAL IDENTIFIERS</u></b>, such as name, address, online identifier, Internet Protocol (IP) address, email address, account name, Social Security number, driver's license number, and passport number.</p> <p><b><u>PERSONAL INFORMATION, as defined by the California Customer Records Act</u></b>, such as name, signature, driver’s license number, date of birth, telephone number, and account names and numbers.</p>	<ul style="list-style-type: none"> <li>• To verify your identity and authenticate transactions you initiate</li> <li>• Fraud prevention and security</li> <li>• To perform services on your behalf, such as processing transactions related to your accounts</li> <li>• To evaluate your creditworthiness or eligibility for products and services</li> <li>• To contact you</li> <li>• To inform you of products and services that we believe would be beneficial to you</li> <li>• To comply with applicable laws and regulations, including regulatory reporting</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and Investigation functions</li> </ul>
<p><b><u>PROTECTED CLASSIFICATION CHARACTERISTICS UNDER CALIFORNIA OR FEDERAL LAW</u></b>, such as age, gender, ethnicity, race, citizenship, source of income, or veteran status.</p>	<ul style="list-style-type: none"> <li>• To comply with applicable laws and regulations, including federal and state antidiscrimination Laws</li> <li>• To provide reasonable accommodations due to a disability</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> </ul>
<p><b><u>COMMERCIAL INFORMATION</u></b>, such as the type, terms, and balances of products and services you have with us or that you applied for, financial information, such as your cash and account balances, property owned, and the balances of outstanding loans payable.</p>	<ul style="list-style-type: none"> <li>• To perform reviews of your existing products and services</li> <li>• Fraud prevention and security</li> <li>• To evaluate your eligibility for bank products and services</li> <li>• To inform you of products and services that we believe would be beneficial to you</li> <li>• To comply with applicable laws and regulations, including regulatory reporting</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and Investigation functions</li> </ul>
<p><b><u>BIOMETRIC INFORMATION</u></b>, such as fingerprints, faceprints, and iris or retina scans.</p>	<ul style="list-style-type: none"> <li>• To verify your identity and authenticate transactions you initiate</li> <li>• Fraud prevention and security</li> </ul>

	<ul style="list-style-type: none"> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> </ul>
<p><b><u>INTERNET &amp; OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION</u></b>, such as your IP address, device identifier, browser and operating system used, browsing history, search history, login information, and other activity on First Bank’s website, online banking site, and other First Bank online sites.</p>	<ul style="list-style-type: none"> <li>• To verify your identity and authenticate transactions you initiate</li> <li>• To process transactions and account maintenance functions</li> <li>• Fraud prevention and security</li> <li>• Analysis of your site usage to make improvements to the site</li> <li>• To serve relevant advertisements to you based on your browsing history on websites and other online channels</li> <li>• To market our products and services to you</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and</li> <li>• investigation functions</li> </ul>
<p><b><u>GEOLOCATION DATA</u></b>, which is data that determines an individual’s location at a point in time related to their use of a device.</p>	<ul style="list-style-type: none"> <li>• To direct you to nearby First Bank locations</li> <li>• Fraud prevention and security</li> </ul>
<p><b><u>AUDIO, ELECTRONIC, VISUAL, OR SIMILAR INFORMATION</u></b>, such as call monitoring, video surveillance, recordings of video calls or virtual meetings with bank employees, email correspondence and information entered into our website and online sites, and photographs.</p>	<ul style="list-style-type: none"> <li>• Audio and visual information is collected for quality control, authentication, and transaction verification</li> <li>• Visual information is collected for promotional purposes, such as photos publicizing a bank event</li> <li>• Fraud prevention and security</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> </ul>
<p><b><u>PROFESSIONAL/EMPLOYMENT INFORMATION</u></b>, such as detail regarding your current and/or past employment, salary, and professional credentials.</p>	<ul style="list-style-type: none"> <li>• Verification, credit underwriting, and authentication</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> <li>• To inform you of products and services that we believe would be beneficial to you</li> </ul>
<p><b><u>EDUCATION INFORMATION</u></b>, such as your educational history, the names of educational institutions you attended, and any degrees conferred.</p>	<ul style="list-style-type: none"> <li>• Verification, credit underwriting, and authentication</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> <li>• To inform you of products and services that we believe would be beneficial to you</li> </ul>
<p><b><u>SENSITIVE PERSONAL INFORMATION</u></b>, including Social Security, driver’s license, state identification card, or passport numbers; account log-in, financial account, debit card or credit card number in combination with any required security or access code, password, or credentials allowing account access; precise geolocation; racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership; the contents of an individual’s mail, email, and text messages, unless First Bank is the intended recipient; biometric information that is processed for the purpose of uniquely identifying an</p>	<ul style="list-style-type: none"> <li>• To verify your identity and authenticate transactions you initiate</li> <li>• Fraud prevention and security</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> </ul>

individual; personal information collected and analyzed concerning a consumer's health or sexual orientation.	
<b>PROFILE INFERENCES</b> , which consist of inferences drawn from any of the categories of personal information collected to create a profile reflecting a person's preferences, characteristics, predispositions, behavior, and attitudes.	<ul style="list-style-type: none"> <li>• Credit underwriting</li> <li>• Risk management and mitigation, including audit, insurance, compliance, legal, and investigation functions</li> <li>• To serve relevant advertisements to you based on your browsing history on websites and other online channels</li> <li>• To inform you of products and services that we believe would be beneficial to you</li> <li>• To enhance our marketing efforts</li> </ul>

**Sources of Personal Information**

We collect personal information from the following sources:

- You or your authorized representative
- Our employees
- Our service providers, including marketing and advertising providers
- Employers
- Educational Institutions
- Data Brokers
- Our website, social media pages, and other online services
- Security cameras and photographs from bank events
- Government entities
- Other financial institutions

**Sale or Sharing of Personal Information**

Any disclosure of personal information or sensitive personal information to a third party for monetary or other valuable consideration is considered to be a sale under the California Consumer Privacy Act. Information sharing is the disclosure of personal information or sensitive personal information to a third party for the purpose of Targeted Interest-Based Advertising, which is advertising that is targeted to you based on your interests as determined by your browsing activities on third party websites and other online services.

We do not sell or share any categories of sensitive personal information. We do not sell any categories of personal information; however, we do share the following categories of personal information with our marketing service providers and their advertising networks for the purpose of serving you Targeted Interest-Based Advertisements: Personal Identifiers, Personal Information, and Internet/Other Electronic Network Activity. For information on how you can opt out of Targeted Interest-Based Advertisements, please refer to the section titled [Right to Opt Out of the Sale/Sharing of Your Personal Information](#) in the California Consumer Privacy Act Notice.

**Retention of Personal Information**

The length of time that we retain each category of personal information depends on the following criteria: (1) the length of time we need the personal information in order to accomplish the purposes for which it is collected, used, or disclosed; (2) our corporate standards for record retention; (3) the length of time we are required to retain personal information to comply with applicable federal and state laws and regulations; and (4) whether the personal information is subject to a dispute, investigation, or legal hold.

For more information, please review our [California Consumer Privacy Act Notice](#). If you have any questions about this Notice or need to access this Notice in an alternative format due to having a disability, please contact us at [Privacy@fbol.com](mailto:Privacy@fbol.com) or 1-800-760-2265.