

CALIFORNIA ONLINE PRIVACY PROTECTION POLICY LAST UPDATED: July 18, 2024

Cornerstone Community Financial Credit Union (“we”, “our,” and “us”, and “Credit Union”) values the privacy of our members and visitors to our Sites. We take our responsibility seriously to protect any information we may collect as you interact with us online.

For California residents, this Privacy Policy is adopted in accordance with the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (collectively, the “CCPA”), and the California Online Privacy Protection Act (“CalOPPA”).

As used in this Privacy Policy, “personal Information” means any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal Information does **not** include: (i) publicly available information; (ii) deidentified or aggregated consumer information; or (iii) personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (“FRCA”) and the Gramm-Leach-Bliley Act (“GLBA”).

This Policy describes and discloses:

- the types of Personal Information that we may collect about you when you interact with or visit our Sites; describes categories of other persons or entities with whom we may share your Personal Information;
- the way you can review and request changes to any of your Personal Information that we collect;
- whether other parties may collect Personal Information about your online activities over time and across different websites when you use our Sites;
- if we engage in the collection of your Personal Information about your online activities over time and across different websites;
- how we respond to web browser “do not track” signals or other opt-out mechanisms;
- how we protect children’s privacy; and
- how we will inform you of important changes to our Policy;

This Policy does **not** cover your interaction with websites or mobile applications that we do not own and operate, including, but not limited to, those of third parties and partner companies linked to from our Sites. Websites and mobile applications that we do not own and operate are governed under their own privacy policies. We encourage you to carefully review those other privacy policies before engaging with those websites and applications.

Collecting and Using Your Personal Information: The specific personal information of California consumers that we collect and disclose will vary based on our relationship or interaction with that individual. We collect Personal Information only as allowed by law. Use of the internet makes it possible for other parties to collect data about your online activities over time and across different websites, including when you use our Sites. We may collect Personal Information when you enter data into forms, surveys, or applications for new products or services, or when you use our products and services. Personal Information may include your name, member number, address, social security or other government-issued ID number, telephone number, and email address. Additionally, our Sites may collect other information from visitors to our Sites, such as your geolocation, IP address, or device identifier for statistical purposes.

How Do We Collect and Use Other Information?

“Other Information” is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual. Examples of Other Information include browser information, information collected through cookies, pixel tags and other technologies, demographic information, and aggregated and de-identified data. We and our third-party service providers may collect and use Other Information in a variety of ways, including:

1. **Your browser or device.** Some information is collected by most browsers and/or through your device, such as your device type, screen resolution, operating system version, and internet browser type and version. We use this information to ensure our Sites function properly, for fraud detection and prevention, and security purposes.
2. **Cookies.** Cookies are pieces of information stored directly on your device. The cookies we use do not contain or capture unencrypted Personal Information. Rather, the cookies we use allow us to collect information such as browser type, time spent on our Sites, pages visited, Site preferences, and your relationship with us. We use the information for security purposes, to display information more effectively, to personalize your experience with our Sites, and to recognize your device to allow your use of our products and services. We also collect statistical information about the usage of our Sites in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how members and visitors use our Sites, and to assist us with resolving questions regarding our Sites. We also use cookies for advertising purposes, as described in the Advertising section of this Policy. You can refuse to accept these cookies, and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of our Sites. For example, we will not be able to recognize your device and you may need to answer a security question each time you log on. You also may not receive tailored advertising or other offers from us that may be relevant to your interests and needs.
3. **Other Technologies.** Other technologies include pixel tags, web beacons and clear GIFs used in connection with some Site pages, mobile app features, and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize your experience with us, for fraud detection and prevention, for security purposes, and for advertising as set forth in the Advertising section below.

4. **Your IP Address:** Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever you visit our Sites, along with the time of the visit and the page(s) visited. Collecting IP Addresses is standard practice and is done automatically by many websites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, to personalize your experience while engaging with us online and offline, for compliance and security purposes, for administering our Sites, and for advertising as set forth in the Advertising section below.

5. **Location Based Information:** Our mobile banking application collects location data to enable push notifications and promotional offers even when the application is closed or not in use. If you use any location-based feature of mobile banking, you agree that your geographic location and other Personal Information may be accessed and disclosed through mobile banking. If you wish to revoke access to such information, you must cease using location-based features of mobile banking via your device's settings.

6. **Google Analytics:** Many websites and applications use Google services to improve their content. When they integrate Google services, these sites and applications share information with Google. We use Google Analytics to better understand how users are visiting and using our Sites. Google Analytics collects information such as how often users visit the Sites, what pages they visit when they do so, and what other sites they used prior to coming to our Sites. Google Analytics collects the IP address assigned to you on the date you visit our Sites, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit our Sites, the cookie cannot be used by anyone but Google. For additional information about how Google Analytics collects and processes data and how to control the information sent to Google, please refer to 'How Google uses information from sites or apps that use our services' at <https://policies.google.com/technologies/partner-sites>.

7. **Personal information:** When you interact with us through our Sites, we will not obtain Personal Information about you unless you choose to provide such information. Personal Information that we may collect about you through online interaction includes information that you provide, such as your name, mailing address, email address, phone number and other contact information; data resulting from your activity, such as transaction information; and limited location information (for example, a zip code to help you find a nearby ATM). We may also collect payment card information, social security numbers and driver's license numbers when you provide such information while using the online applications on our Sites.

In the preceding 12 months, we have collected the following categories of personal information (please note that some categories overlap):

Category	Examples
Identifiers	A real name or alias; postal address; signature; home phone number or mobile phone number; bank account number, credit card number, debit card number, or other

	financial information; email address; account name; Social Security number; driver's license number or state identification card number; passport number; or other similar identifiers
Personal Information	Signature; state identification card number; physical characteristics or description; insurance policy number; education; employment or employment history; bank account number, credit card number, debit card number, or any other financial information;
	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), veteran or military status
Protected classification characteristics under state or federal law	Age (40 years or older), race, color, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status,
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
Geolocation data	Physical location or movements. For example, city, state, country, and ZIP code associated with your IP address or derived through Wi-Fi triangulation; and, with your permission in accordance with your mobile device settings, and precise geolocation information from GPS based functionality on your mobile devices.
Professional or employment related information	Current or past job history, Personal information necessary for us to collect and retain to administer benefits for you and another personal relating to you (e.g., your spouse, domestic partner, and dependents), such as their name, Social Security Number, date of birth, telephone number, email, and address
Inferences drawn from other personal information	Profile reflecting a person's preference, characteristics, psychological trends,

	predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
Sensitive Personal Information	A consumer's social security, driver's license, state identification card, or passport number; A consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; A consumer's precise geolocation

Our "Do Not Track" Policy as Required by California Online Privacy Protection Act (CalOPPA)

Our Sites do not respond to Do Not Track signals. However, some third party websites do keep track of your browsing activities. If you are visiting such websites, you can set your preferences in your web browser to inform websites that you do not want to be tracked. You can enable or disable Do Not Track by visiting the preferences or settings page of your web browser.

CCPA OPT-OUT PREFERENCE SIGNALS The following expresses how we address opt-out preference signals to comply with our obligations to California consumers under the CCPA. The CCPA defines an "opt-out preference signal" as a signal that is sent by a platform, technology or mechanism, on a consumer's behalf, that communicates the consumer's choice to opt-out of the sale and sharing of personal information for cross-context behavioral advertising purposes and that complies with certain technical requirements. If we receive an opt-out preference signal in a format commonly used and recognized by businesses, we will accept the signal as a valid request to opt-out of sale/sharing for the particular browser or device from which the signal was sent, and if we are able to identify you from your browser or device, we will accept the signal as an opt-out of sale/sharing for your personal information as well. In most instances, we will not be able to identify you from your browsers or device, so if you would like to opt-out of the sale/sharing of your personal information that may occur offline, please opt-out through the "Do Not Sell or Share My Personal Information" link, through which we will ask for additional information to identify you.

Our Mobile Application

Certain features of our mobile banking application collect the names of your contacts and their phone numbers, email addresses, postal addresses, and other contact information. You either enter this information into the application or agree to its collection/accessing automatically by the application. We may share the information collected/accessed with third parties. If you do not consent to our access, collection, sharing or transmission of the data as indicated below, please do not use our mobile application.

With Whom Do We Share the Information We Collect?

We may share your Personal Information with affiliates and third parties in accordance with the practices set forth in our Privacy Notice available at <https://www.ccfinancial.com/privacynotice>.

We do not and will not sell your Personal Information. We may use or share information to enhance your experience on our Sites, to help deliver our ads on your web browser, and to

measure advertising campaign effectiveness. We may also share your information as required to meet legal and regulatory obligations.

Disclosure of Personal Information

We may disclose Personal Information, as permitted by law, and: (1) consistent with our Privacy Notice; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with valid legal process; (5) to protect our rights, privacy, safety or property; (6) to permit us to pursue available remedies or limit damages that we may sustain; and (7) to enforce our rights resulting from inappropriate use of our Sites.

In the event there is a change in our corporate structure such as, but not limited to, merger, consolidation, sale, liquidation, or transfer of substantial assets, we may, in our sole discretion, transfer, sell or assign information collected on and through our Sites, including without limitation, Personal Information concerning visitors, to one or more affiliated or unaffiliated third parties.

In the preceding 12 months, we have disclosed the following categories of personal information for our business and commercial purposes and, for each category, the following categories of third parties to whom such personal information was disclosed:

Category of Personal Information	Category of Third Parties
Identifiers	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Personal Information	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Commercial Information	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Internet or other similar network activity	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Geolocation data	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms

We may share your personal information to deliver advertisements to you. The categories of third parties with whom we may share your personal information for such purposes are as follows: 1. Third parties that help us advertise products, services or membership with us to you; 2. Advertising networks; 3. Data brokers; and 4. Social media networks. In the preceding 12 months, we have shared the following categories of personal information for purposes of cross-context behavioral advertising and, for each category, the following categories of third parties to whom such personal information was shared:

Category of Personal Information	Category of Third Parties
----------------------------------	---------------------------

Identifiers	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Personal Information	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Commercial Information	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Internet or other similar network activity	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms
Geolocation data	Advertising and Marketing Agencies, Customer Relationship Management (CRM) Platforms, Social Media Platforms

How We Advertise To You

We also engage in search advertising, which involves the placement of text-based advertisements alongside search engine results. These advertisements are displayed based on relevance to your search queries and may be served through platforms such as Google Ads or Bing Ads, etc. Our search advertising efforts are aimed at reaching users who are actively searching for information, products or services related to our offerings.

We may also engage our service providers to display ads on our behalf across the internet. Our service providers may use information about you to provide customized advertisements tailored to your interests. This type of advertising is often referred to as “Online Behavioral Advertising” or “Interest-Based Advertising.” We may also engage our service providers to track and report performance of advertising and marketing campaigns to and from the Credit Union. Our service providers may not use your information obtained from us for any purpose other than to deliver our advertisements on the internet. To learn more about this type of advertising, including how to opt out of certain types of online advertisements, please visit the Network Advertising Initiative at www.networkadvertising.org.

You can opt out of our Online Behavioral / Interest-Based Advertising by calling us at 800-777-6728 or live chat with us at www.CCFinancial.com. You can also opt out by clicking on the privacy rights icon contained in certain of our online advertisements. Keep in mind that these opt-outs work through the use of cookies, so if you delete cookies, then you will need to opt out again. Also, if you use different browsers or devices, you will need to opt out for each one individually.

Please note that even if you opt out, you may still see advertisements from us while browsing online. These advertisements may be less relevant to you and your interests because they won’t be based on information collected about you.

Our Social Media Presence

We provide experiences on social media platforms including, but not limited to, Facebook®, Instagram®, Twitter®, YouTube®, Vimeo® , and LinkedIn® that enable online sharing and collaboration among users who have registered to use them. Any content you post on official Cornerstone Community Financial Credit Union managed social media pages, such as pictures,

information, opinions, or any Personal Information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content.

Maintaining Accuracy in Online and Mobile Information

We strive to maintain complete and accurate online and mobile information about you and your accounts. If you believe that our records contain inaccurate or incomplete information about you, call 800-777-6728. Our online and mobile banking members may access and edit their own information by logging in to our secure online banking service www.ccfinc.com. We will correct any confirmed inaccuracies as necessary and appropriate.

How You Can Control Your Information

Our Sites are designed for optimal viewing with cookies enabled. For example, cookies store your preferences for when you visit our Sites. If your web browser settings allow cookies, our Sites will utilize them. You may disable or remove cookies by accessing your web browser settings. Our Sites will still function without cookies, but some features may not work properly. We do not monitor your online activities after you leave our Sites. We only use your Personal Information for certain purposes allowed by law, as set forth in this Policy and our Member Privacy Policy, which you cannot limit. You may, however, be able to opt out of certain advertisements. To learn more about a particular advertising network (including how to opt out), click on the industry group network symbol or link located on the advertisement.

Our Do Not Track Policy

Due to a lack of consistent standards across browsers, our Sites may not respond to “do not track” browser settings. As set forth above, we do not monitor your online activities after you leave our Sites. However, some third party websites do keep track of Your browsing activities. If You are visiting such websites, You can set Your preferences in Your web browser to inform websites that You do not want to be tracked. You can enable or disable Do Not Track by visiting the preferences or settings page of Your web browser.

Our Web Linking Practices

We may provide access to information, products or services offered on websites that are owned or operated by other companies. We provide this access through the use of hyperlinks that automatically move you from our Sites to the third-party website.

While we do our best to provide you with helpful, trustworthy resources, we cannot endorse, approve or guarantee information, products, services or recommendations provided at any third party website. Because we may not always know when information on a linked site changes, we are not responsible for the content or accuracy of any third-party website. We are not responsible for any loss or damage of any sort resulting from the use of a link on our Sites nor will it be liable for any failure of products or services advertised or provided on any third-party website.

We offer links to you on an "as is" basis. When you visit a third-party website by using a link on our Sites, you will no longer be protected by our privacy policy or security practices. The data collection, use, and protection practices of the third-party website may differ from the practices of our Sites. You should familiarize yourself with the privacy policy and security practices of the third-

party websites that you third-party website, and not our policies and practices (unless otherwise disclosed to you).

Products, services, and benefits offered by third parties at third-party websites are obligations of those third parties, are not an obligation of, a deposit of, or guaranteed by Cornerstone Community Financial Credit Union or any of its affiliates, and are not NCUA insured.

Use of Online Surveys and Sweepstakes

Online surveys and sweepstakes are offered from time to time on our Sites. Online surveys are used so that we can gather information to better serve you. Based on the information you provide to us, we may inform you of Credit Union accounts and services available to you. You are not required to complete online surveys, sweepstakes or promotions. You should carefully review the rules of each sweepstakes or promotion in which you participate through our Sites, as they may contain additional important information about our use of your Personal Information. To the extent that the terms and conditions of each sweepstakes or promotion concerning treatment of your Personal Information conflict with this Policy, the terms and conditions of the sweepstakes or promotion will control.

Children's Privacy

We do not knowingly collect Personal Information from individuals under the age of 13 who use our Sites without obtaining consent from a parent or legal guardian. To learn more about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's website.

Your Data Sharing

Although Cornerstone Community Financial does not share your Personal Information with nonaffiliated third party companies except as provided by our [Privacy Notice](#), we are aware that you may choose to do so in order to use their services. For example, you may have authorized some third-party companies to access your Personal Information and account data to offer financial information and services such as account aggregation, making payments via a website or mobile application, and tax preparation. Because these third party companies have access to your Personal Information and account data and may use your account sign in credentials in order to provide the service, we recommend you use caution when granting such access to third-party companies.

Some of these third-party companies may use other companies to assist them with providing services or with accessing your Personal Information or account data. Any one or all of these companies may be storing your Personal Information or account data. We are not responsible for the use or disclosure of any Personal Information or account data accessed by or on behalf of any company or person to whom you provide your Cornerstone Community Financial Credit Union sign in credentials or account information. We do not control the privacy, security, or accuracy of your information that may be held by these third-party companies, which are governed by the third-party's privacy policy and data security program. We are also not responsible for any fees associated with these third-party services.

Except as may otherwise be required by law, when you provide your sign in credentials to your Cornerstone Community Financial Credit Union accounts to a third party, you will be deemed by us to have authorized all transactions or actions initiated by that third party using the access

information you provided, whether or not you are aware of the specific transaction or action. If you decide to revoke the access authority you previously gave to a third party, we strongly recommend that you change your Cornerstone Community Financial Credit Union password to ensure that the party cannot continue to access your account(s). For security and other reasons, we specifically reserve the right to block or disable third-party access to any account without notice. Additional information on our digital banking terms and conditions can be found in our Online and Mobile Banking Agreement and Disclosure.

Safeguarding Personal Information

We employ appropriate safeguards to protect Personal Information that you provide to us through our Sites. Unfortunately, no method of transmitting or storing data can be guaranteed to be 100% secure. As a result, although we strive to protect Personal Information, we cannot ensure the security of any information you transmit to us through or in connection with our Sites. If you have reason to believe that your interaction with us is no longer secure, please notify us of the problem by contacting us at 800-777-6728.

In the unlikely event that we believe that the security of your Personal Information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your email address, we may notify you by email.

We may include links in our emails that link you to information on our Sites about our products, services, and special pricing or promotional offers. However, we will never ask you for Personal Information in an email from us (for example, username, password, Social Security number or account number). We will also never include links that take you to a non-secure page where you are asked to provide this information. To determine whether an email that you have received from us is legitimate, you may contact 800-777-6728, Monday-Friday 8:00a.m. to 6:00p.m. ET., and Saturday 9:00a.m to 1:00p.m. ET.

If you receive a telephone call, text, email or other correspondence requesting that you provide any sensitive information to a Site that does not seem to be affiliated with us, or that otherwise seems suspicious to you, please do not provide such information and report such request to us at 800-777-6728.

Retention of Your Personal Data

We will retain your Personal Information only for as long as is necessary for the purposes set out in this Policy. We will retain and use your Personal Information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

We will also retain Other Information for internal analysis purposes. Other Information is generally retained for a shorter period of time, except when used to strengthen the security or to improve the functionality of our Sites, or we are legally obligated to retain this data for longer time periods.

Transfer of Your Personal Data

Your information, including Personal Information, is processed at our branches and in any other places where the parties involved in the processing are located. It means that this information

may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from Your jurisdiction.

Your consent to this Policy followed by Your submission of such information represents your agreement to that transfer.

We will take all steps reasonably necessary to ensure that your Personal Information is treated securely and in accordance with this Policy and no transfer of your Personal Information will take place to an organization or a country unless there are adequate controls in place including the security of your Personal Information.

Sale of Your Personal Data

In the past 12 months, Cornerstone Community Financial has not sold Personal Information subject to the CalOPPA for monetary or other valuable consideration, including Personal Information of minors under the age of 16. We do not sell personal information subject to the CalOPPA of any consumer regardless of age.

Your California Privacy Rights

If you are a California resident, this section describes your rights and choices regarding how we collect, share, use, and protect your personal information, how to exercise those rights, and limits and exceptions to your rights and choices under California law. However, in the following instances, the rights and choices in this Section do not apply to you:

- If you are not a California resident.
- If we collected personal information covered by certain financial sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA). How we collect, share, use and protect your personal information covered under the GLBA is covered under <https://www.ccfincial.com/privacynotice>
- Aggregate consumer information.
- Deidentified personal information.
- Publicly available information.

a. Data Portability Rights. If the above exceptions do not apply, and you have not made this request more than twice in a 12-month period, you have the right to request that we disclose certain information to you about our collection and use of your Personal Information. Once we receive and confirm your request and verify that the request is coming from you or someone authorized to make the request on your behalf, we will disclose to you or your representative:

- The categories of Personal Information we collected about you.
- The categories of sources for the Personal Information we collected about you.
- Our business or commercial purpose for collecting, sharing or selling that Personal Information.

- The categories of third parties to whom we disclosed, shared or sold your Personal Information.
- The specific pieces of Personal Information we collected about you in a form that you can take with you (also called a “data portability request”).

b. Right of Deletion. You have the right to request that we delete any of your personal information that we collect from you and retain, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies. We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Help to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for those purposes.
3. Debug to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise that consumer’s right of free speech, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses’ deletion of the information is likely to render impossible or seriously impair the achievement of such research, if you previously provided informed consent.
7. To enable solely internal uses that are reasonably aligned with your expectation based on your relationship with us and compatible with the context in which you provided the information.
8. Comply with a legal obligation.

c. Right of Correction. You have the right to request changes to any of your personally identifiable information that we have collected through our website and online services.

d. Exercising Access, Data Portability, Deletion and Correction Rights. To exercise the access, data portability, deletion and correction rights described above, a consumer or a consumer’s authorized agent may submit a verifiable consumer request to us by either calling us toll-free at 800-777-6728, emailing us at callcenter@ccfinancial.com or visiting one of our branch locations.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. However, we may consider requests made through a password-protected account with us sufficiently

verified when the request relates to personal information associated with that specific account. If we receive a request through an authorized agent of the consumer, we will require:

- Submission of a written document signed by the consumer with the consumer's permission for the authorized agent to submit a verifiable request on their behalf and require the authorized agent to verify their own identity to us; or
- The consumer to directly verify with us that they have authorized the agent to submit the request.
- We will not require either of the above if the authorized agent provides a copy of a valid power of attorney and we are able to verify authorized agent's identity.

We will only use personal information provided in the request to verify the requestor's identity or authority to make it. We will ask you to complete the CCPA Request Form which will ask you for information that will help us verify your identity. The verification process includes matching the information you provide us with the information we have in our records. The stringency of the verification process depends on the sensitivity of the request, whether or not the consumer is a current customer with a password-protected account, the need to prevent unauthorized access and disclosure of personal information and other factors. Within 10 days of your submission of your CCPA request, we will notify you of any additional information we might need to verify your identity.

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance. We do not charge a fee to process or respond to your verifiable consumer request.

e. Right to Opt-Out of the Sale or Sharing of Personal Information. You have the right opt-out of the sale of your personal information or sharing of your personal information for cross-context behavioral advertising. To exercise this right, please click [Connect With Us › Cornerstone Community Financial \(ccfinancial.com\)](#)

f. Right of Non-Discrimination. We will not discriminate against you for exercising any of your rights in this Privacy Policy and under applicable laws. Unless permitted by law, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price for goods or services or a different level or quality of goods or services.
- Retaliate against you as our employee, applicant for employment, or independent contractor

Interruption of Service

At certain times, our Sites or our other electronic services may not be available due to system maintenance or circumstances beyond our control.

Internet Access Fees and Telephone Charges

You agree to be solely responsible for any telephone or data charges, internet access fees, and other such similar fees and expenses you may incur by accessing our Sites, our mobile banking application, our online banking services and/or other electronic services, including, but not limited to, text messages and alerts. Please note that these may be assessed and billed separately by your online service provider, telephone company or cellular service provider.

Policy Updates

We reserve the right to amend this Policy at any time to address future developments or changes in industry or legal trends. We will post the revised Policy on our Sites or announce the change on our homepage. If we make changes to this Policy, we will revise the "Effective Date" section above. Any changes to this Policy will become effective upon the posting of the revised Policy on our Sites. By continuing to use our Sites following such changes, you will be deemed to have agreed to such changes. If you do not agree with the terms of this Policy, as it may be amended from time to time, in whole or in part, please do not continue using our Sites.

How Can You Contact Us Regarding Our Privacy Practices and Related Issues

If you have questions or require additional information regarding our privacy practices please contact us by visiting our website <https://www.ccfinancial.com/about/contact-us> or by sending us an email at callcenter@ccfinancial.com.