

FACTS **WHAT DOES NEW OMNI BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Overdraft history and account transactions
- Checking account information and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons New Omni Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Omni Bank, N.A. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share.
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	We don’t share.
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share.
For nonaffiliates to market to you	No	We don’t share.

Questions? Call toll-free 1 (877) 808-8818 or go to www.newomnibank.com.

What we do	
How does New Omni Bank, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does New Omni Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals from your account • Provide employment information or provide account information • Show your government issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>New Omni Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>New Omni Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>New Omni Bank doesn't jointly market.</i>

Other important information
<p>Special Notice for California Residents</p> <p>The California Consumer Privacy Act Privacy Policy governs the personal information of California residents, except personal information that is subject to federal laws regulating financial services primarily for personal, family, or household use, which is covered by the above information.</p> <p>Special Notice for State Residents</p> <p>Personal Information does not include information that is publicly available from government records, de-identified or aggregated consumer information, or information excluded from the CCPA (e.g., Gramm-Leach-Bliley Act, California Financial Information Privacy Act, Fair Credit Reporting Act).</p>

California Consumer Privacy Act Privacy Policy

Under the California Consumer Privacy Act (CCPA), California residents are provided with specific rights regarding the personal information that is collected, used, disclosed, or sold about them.

Your Rights Regarding Your Personal Information

- 1. Right to Know About Personal Information Collected.** You have the right to request that we disclose the personal information we collect and use about you.

PERSONAL INFORMATION COLLECTED

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

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- Personal information, such as telephone number, address, account number and balance, and signature Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- Commercial information, such as records of personal property, products and services obtained, and purchasing histories Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Professional or employment-related information
- Sensory Data such as your image from security cameras.

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

- Direct from the consumer
- We also collect personal information from others such as credit bureaus.

Business or Commercial Purposes. We collect your personal information for these business or commercial purposes: New Omni Bank, N.A. does not have affiliates and does not sell personal information. We collect your personal information for our everyday business purpose such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

NOTICE AT COLLECTION OF PERSONAL INFORMATION

Under California law, we are required to provide you with timely notice about the categories of personal information that we collect and the purposes for which we may use your information. We will not collect additional categories of personal information or use your information for a materially different purpose without providing you notice.

We collect the following categories of personal information:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- Personal information, such as telephone number, address, account number and balance, and signature Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- Commercial information, such as records of personal property, products and services obtained, and purchasing histories Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Professional or employment-related information
- Sensory Data such as your image from security cameras

We may use the personal information we collect for the following purposes: New Omni Bank, N.A. does not have affiliates and does not sell personal information. We collect your personal information for our everyday business purpose such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, for security purposes, to comply with legal and regulatory obligations, market products and services to you, conduct due diligence, or to use your information internally in a lawful manner, or report to credit bureaus.

Our privacy policy can be found here: www.newomnibank.com. You may also locate the **CALIFORNIA CONSUMER PRIVACY ACT (CCPA) REQUEST FORM** at this website.

2. **Deletion of Personal Information.** 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 to delete your personal information from their records.
3. **Right to Opt-Out.** You have the right to opt-out of the sale of your personal information to third parties at any time; however, we do not currently sell your personal information.
4. **Non-Discrimination.** We will not discriminate against you for exercising any of these rights. Unless permitted by the CCPA, we will not do any of the following if you exercise any of your rights listed above:
 - Deny you goods or services;
 - Charge you different prices or rates for goods or services, including through the use of discounts or other benefits or impose penalties;
 - Provide you a different level or quality of goods or services; or
 - Suggest that you may receive a different price or rate for goods or services of a different level or quality.

How to Submit a Request Regarding Your Personal Information

You can submit a verifiable request to us to exercise your right to know personal information a business collects or uses and the right to delete personal information collected by the business. We will confirm that we received your request within 10 business days, and we will provide you with information on how we will process your request. We will respond to your request within 45 calendar days once we receive your request. If we cannot verify your identity within this time period, we may deny your request. 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.

The process we will use to verify your request to know the personal information collected or used about you and your request to delete the personal information, including any information you must provide, is your name, current address, email address, your relationship with New Omni Bank, N.A. and whether you are making the request on your own behalf or another California resident and the authority make the request on their behalf. Upon receiving a completed request from the Consumer, New Omni Bank, N.A. must verify the submitters identity to a reasonable degree. The determination to verify authenticity may vary based on whether New Omni Bank, N.A. can feasibly match identifying information provided by the Consumer to the personal information maintained by New Omni Bank, N.A., the sensitivity of the information New Omni Bank, N.A. has collected, the risk of harm of unauthorized access or deletion, the risk of fraudulent requests, and the manner in which we have interacted with the consumer.

Request to Delete. You may submit a verifiable request to delete the personal information we collected by:

- Calling us toll-free at: 1 (877) 808-8818
- Emailing a request to: CCPARequests@newomnibank.com
- Mailing a request to: 1235 S. Garfield Ave., Alhambra, California 91801
- Hand delivery to the branch location

Contact For More Information

For more information about our privacy policies and practices, you can contact us by visiting any of our branch locations, calling (626) 284-5555, emailing us at CCPARequests@newomnibank.com; writing to us at New Omni Bank, National Association, Attn: CCPA Requests, 1235 S. Garfield Ave., Alhambra, California 91801.