

CALIFORNIA CONSUMER PRIVACY ACT NOTICE

This California Consumer Privacy Act Notice (“Notice”) is provided by Transportation Alliance Bank, Inc. d/b/a TAB Bank (“TAB Bank”). This Notice explains how TAB Bank collects, uses, retains, and discloses information about California residents and explains certain rights that California residents have under the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, the “CCPA”). This Notice applies to any online or mobile site or application that TAB Bank owns or controls (“Site”) and constitutes TAB Bank’s notice at collection and TAB Bank’s privacy policy pursuant to the CCPA.

The CCPA only applies to information about California residents. If you are not a California resident, you may submit a request and TAB Bank may process it, as described in this Notice, even though the CCPA does not require TAB Bank to do so. If TAB Bank elects to process requests for individuals who are not California residents, TAB Bank will apply the CCPA’s provisions as would be applicable to California residents. TAB Bank reserves the right to change or stop the practice of accepting requests from individuals who are not California residents.

Under the CCPA, “Personal Information” is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”). Keeping personal information secure is one of TAB Bank’s most important priorities. In accordance with TAB Bank’s responsibilities under applicable laws and regulations, TAB Bank maintains commercially appropriate physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect Personal Information (including “Sensitive Personal Information” (as set forth in the CCPA) against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

Personal Information Collected by TAB Bank

TAB Bank collects Personal Information in a variety of contexts. For example, TAB Bank collects Personal Information to provide financial services and products, for our human resource, and vendor management purposes. Personal Information collected about a specific individual will vary depending on TAB Bank’s relationship or interaction with that individual but may include the following categories of Personal Information:

- Personal unique identifiers such as full name and federal or state identification numbers (i.e., social security, driver’s license, and passport number);
- Personal Information, including contact details (i.e., telephone and address), financial information (i.e., account number and balance), payment card details (i.e., credit and debit card numbers), and medical and health insurance information;
- Characteristics of protected classes or groups under state or federal law, such as sex, disability, citizenship, primary language, immigration status, and marital status;
- Purchase information, such as products and services obtained and transaction histories;
- Biometric information, such as fingerprints and voiceprint;
- Internet or online information (i.e., browsing history) and information regarding interaction with TAB Bank Sites, applications, or advertisements;
- Geolocation data, such as device location;
- Audio and visual information, such as call and video recording;

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- Professional or employment related information, such as work history and prior employer, information from background checks, resumes, and personnel files;
- Education information subject to the federal Family Education Rights and Privacy Act, such as student records and confirmation of graduation;
- Inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics; and

The sources from which TAB Bank collects Personal Information is dependent on, among other things, TAB Bank's relationship or interaction with the specific individual and may include the following: (i) from individuals directly or other individuals acting on their behalf; (ii) public records or other widely available sources; (iii) outside organizations or companies that provide data to support business activities such as fraud prevention, underwriting, marketing, and human resources; and (iv) outside companies or organizations from whom TAB Bank obtains Personal Information as part of providing products and services, completing transactions, supporting operations, and business management and development.

TAB Bank collects Personal Information for a variety of purposes that is dependent on, among other things, TAB Bank's relationship with the specific California resident. These purposes include, depending on the context: (i) to provide and manage bank products and services; (ii) support TAB Bank's business operations (including to meet legal, risk, regulatory and compliance obligations); (iii) manage, improve and develop TAB Bank's business; (iv) support employment and human resources management; and (v) Sensitive Personal Information as permitted by law.

TAB Bank discloses Personal Information only for a business purpose and the categories of persons or entities to whom TAB Bank disclosed Personal Information are: (i) service providers and contractors who provide services such as data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing, and credit financing; (ii) other service providers and contractors who provide payment, banking and communication infrastructure, storage, legal expertise, tax expertise, real estate expertise, appraisal expertise, notaries and auditors, who promote TAB Bank and its services and products to customers and other potential buyers; (iii) government agencies as required by applicable law and regulation; and (iv) other persons or entities to which the customer uses or directs TAB Bank to use to intentionally interact with or disclose Personal Information.

Data Retention

TAB Bank will keep Personal Information no longer than is necessary to fulfill the purposes described in this Notice. Under TAB Bank's retention policy, TAB Bank is required to destroy Personal Information after it is no longer needed in accordance with specific retention periods as set forth in the retention policy. However, TAB Bank may need to hold Personal Information beyond these retention periods due to regulatory or legal requirements.

CCPA Requests

The CCPA defines a "sale" as the disclosure of Personal Information for monetary or other valuable consideration. TAB Bank does not sell and has not sold Personal Information that is subject to the CCPA's sale limitation. TAB Bank also does not share Personal Information for cross-context behavior advertising within the scope of the CCPA and has no actual knowledge that TAB Bank sells or shares Personal Information of California residents sixteen years of age and younger.

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If you are a California resident covered by the CCPA, you have the right to: (i) receive this Notice at or before the point of collection of your Personal information; (ii) request that TAB Bank disclose to you free of charge the following information covering the twelve months preceding your request: (a) the categories of Personal Information about you that TAB Bank collected; (b) the categories of sources from which the Personal Information was collected; (c) the purpose of collecting personal information about you; (d) the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that were disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and (e) the specific pieces of Personal Information we collected about you (“Request to Know”); (iii) request that TAB Bank correct inaccurate Personal Information that we maintain about you (“Request to Correct”); (iv) request TAB Bank delete Personal Information we collected from you, unless a CCPA exception applies (“Request to Delete”); and (v) be free from unlawful discrimination for exercising your rights under the CCPA.

If you are a California resident covered by the CCPA, you can make a Request to Know, Correct or Delete by: (i) contacting TAB Bank at 1 (800) 355-3063; (ii) emailing your request to legal@tabbank.com; or (iii) mailing your request to Attn: CCPA Request - Legal Dept., Transportation Alliance Bank, Inc., 4185 Harrison Blvd, Ogden, Utah 84403. When you make a Request to Know, Correct or Delete, TAB Bank will attempt to verify that you are who you say you are. For example, TAB Bank may attempt to match information that you provide in making your Request with other sources of similar information to reasonably verify identity.

TAB Bank will acknowledge your request and advise you how long it expects to take to respond if TAB Bank is able to verify your identity. For individuals submitting a request on behalf of another individual, TAB Bank may require proof of authorization and verification of identity directly from the person for whom the request is made. Additionally, for a company or organization submitting a request on behalf of another person, we may require proof of authorization from the individual such as a Power of Attorney and verification of identity directly from the person for whom the request is made.

Various privacy and data protection laws (in addition to the CCPA) apply to much of the Personal Information that TAB Bank collects, uses, and discloses. When these other laws apply, Personal Information may be exempt from, or outside the scope of, a Request to Know, Correct or Delete. For example, information subject to certain federal privacy laws, such as GLBA or the Health Insurance Portability and Accountability, is exempt from CCPA requests. In addition, TAB Bank may not include Personal Information about another individual when doing so would adversely affect the data privacy rights of that individual nor will TAB Bank delete Personal Information when it is necessary to maintain that Personal Information to comply with a legal obligation.

Changes or Updates to this Notice

TAB Bank may change or update this Notice from time to time and the revised Notice will be posted to this Site indicating when the Notice was last updated.

Contact TAB Bank

If you have any questions or concerns regarding TAB Bank’s privacy policies and practices, including this Notice, please contact Attn: Legal Dept., Transportation Alliance Bank, Inc., 4185 Harrison Blvd., Ogden, Utah 84403 or at legal@tabbank.com. Please do not use this email address to send sensitive information or account specific questions, instead call 1 (800) 355-3063 with any account specific questions.