PRIVACY NOTICE
for California Residents
Effective Date: July 15, 2026

Mechanics Bank®

This **PRIVACY NOTICE for California Residents** supplements the information contained in Mechanics Bank's general Privacy Policy and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this **PRIVACY NOTICE for California Residents** to comply with the California Consumer Privacy Act of 2018 (CCPA) and all relevant amendments. Any terms defined in the CCPA have the same meaning when used in this Notice.

The Bank chooses to take full advantage of information exemptions allowed by the CCPA, including information covered by the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and all other laws and regulations as permitted.

Please visit the California Consumer Residents section on the Bank's Privacy Policy & Disclosures page at https://www.mechanicsbank.com/California-Consumer-Residents for the Bank's CCPA Privacy Notice, Notice at Collection and other resources for California Consumers.

Information We Collect About Consumers

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("**personal information**"). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, a name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES

Category	Examples	Collected
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, student disciplinary records, or any other non-publicly available personally identifiable information as defined in the Family Educational Rights & Privacy Act (FERPA).	YES
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES
L. Sensitive personal information.	Personal information that reveals: 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 account access; a consumer's precise geolocation; genetic data, biometric and health information; racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership; contents of a consumer's mail, email and text messages, unless the Bank is the intended recipient of the communication; information regarding a consumer's sex life or sexual orientation; personal information of consumers that the Bank has actual knowledge are less than 16 years of age. This list does not include that information which is publicly available.	YES

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.

- Information excluded from the CCPA's scope, like:
  - ✓ Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CFIPA), and the Driver's Privacy Protection Act of 1994.

Mechanics Bank obtains the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our Website, or while conducting due diligence when considering your account with another for potential purchase.
- From third parties. For example, credit reports from credit reporting agencies or property records from publicly accessible sources.

Use of Personal Information

We may use or disclose consumer personal information for one or more of the following purposes:

- Purpose for Providing: To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a rate quote, ask a question about our products or services, or apply for one of our products or services, we will use that personal information to respond to your inquiry or your application. If you provide your personal information to purchase a product or service or obtain an account with us, we will use that information to process your request. We may also use your information to facilitate servicing your account with us and we may share your information with a third-party service provider to assist us in servicing your account.
- Fraud & Security Purposes: To create, maintain, customize, and secure your account with us and to process your requests, transactions, and payments and prevent transactional fraud. To also help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- Service & Support: To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- Legal and Regulatory Requirements: To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations or other legal process.
- Website: To provide, support, personalize, and develop our Website, products, and services and your Website experience, including the delivery of content, product and service offerings and targeted offers via email or text message (with your consent, where required by law). For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- Contractual Purposes: To engage in or maintain a contractual relationship with you.
- Employment Related Purposes: To engage in or maintain an employment relationship with you or for any other employment related permissible purposes, including administration of benefits and recruiting efforts.
- Marketing Purposes: To assist us in providing you with information about the products and services we offer. We do not share your information with outside companies for their marketing purposes.

- Due Diligence Purposes: To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Mechanics Bank's assets, or some or all of another's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Mechanics Bank or the personal information held by another, about Website users, customers, applicants, employees, vendors and any other individual covered by the CCPA, is among the assets transferred or reviewed.

Mechanics Bank will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice, where required by law. Personal information is retained by us as determined by relevant law and internal record retention policies.

Disclosure of Personal Information

Mechanics Bank may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contracted services.

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, Mechanics Bank has disclosed the following categories of personal information for a business purpose:

Category A: Identifiers.
Category B: California Customer Records personal information categories.
Category C: Protected classification characteristics under California or federal law.
Category D: Commercial information.
Category E: Biometric information.
Category F: Internet or other similar network activity.
Category G: Geolocation data.
Category H: Sensory data.
Category I: Professional or employment-related information.
Category J: Non-public education information.
Category K: Inferences drawn from other personal information.
Category L: Sensitive personal information.

We disclose your personal information for a business purpose to the following categories of third parties:

- Service providers: For example, to assist us in providing our products and services to you.
- Other third parties: For example, to comply with legal or regulatory requirements, for due diligence purposes, employment related purposes, or when you request or authorize us to do so.

Mechanics Bank uses or discloses sensitive personal information as described within this Notice, and does not use such information for the purpose of inferring characteristics about you.

Sale and Sharing of Personal Information

In the preceding twelve (12) months, Mechanics Bank has not engaged in the sale or sharing of personal information (including that of consumers who the Bank has actual knowledge are under 16 years of age). The terms "sale," "sells," "share," and "sharing" are used here as defined by the CCPA.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights (Right to Know)

You have the right to request that Mechanics Bank disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you (subject to applicable exemptions and exceptions):

- 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 that personal information.
- The categories of third parties to whom we disclose that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).
- The categories of personal information we disclosed for a business purpose, identifying the personal information categories that each category of recipient obtained.

Please note that we are not required to retain any personal information about you that was collected for a single, one-time transaction if, in the ordinary course, that information about you is not retained; reidentify or otherwise link any data that, in the ordinary course, is not maintained in a manner that would be considered personal information; or provide the personal information to you more than twice in a twelve (12) month period.

Deletion Request Rights (Right to Delete)

You have the right to request that Mechanics Bank delete any of your personal information that we collected from you and retained, subject to certain exemptions and exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exemption or exception applies. For example, we will not request deletion from a third party when the sharing was at your request or provided to comply with a subpoena or other legal process.

We may deny your deletion request, in which case we will not direct our service providers to delete, if retaining the information is necessary for us or our service provider(s) to:

- 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.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Correction Request Rights (Right to Correct)

You have the right to request that Mechanics Bank correct inaccurate personal information, taking into account the nature and purposes of the personal information.

We will ask you to provide documentation that verifies your contested information and, in determining its accuracy, we will consider the totality of the circumstances related to the contested information, as allowed under the CCPA. We may deny your request if, under the totality of the circumstances, we determine it is more likely than not the information we have on file is accurate, or if we suspect your request is fraudulent or abusive. We may also deny your request if we have denied your request to correct the same inaccuracy within the past six (6) months of receiving your request, unless you have provided new or additional documentation to support your claim of inaccuracy.

If your request is accepted, we will make the necessary corrections in our respective systems and we will share your request with our service providers so they can make necessary corrections in their respective systems. We reserve the right to delete contested information as an alternative to correcting if the deletion does not negatively impact you.

How to Exercise Your Rights

If you would like to exercise any of your rights as described in this Privacy Policy, please:

- Call us at 844.991.CCPA (2272).
- Visit our CCPA Requests site at https://www.mechanicsbank.com/California-Consumer-Residents
- Email us at: CCPA_Requests@MechanicsBank.com
- Visit us at any Mechanics Bank branch location
- Write to us at:

  Mechanics Bank
  Attn: CCPA Requests
  18400 Von Karman Ave, Suite 1100
  Irvine, CA 92612

Please note that you may only make a data access or data portability disclosure request twice within a 12-month period.

Verifying Your Identity

Only you, or someone legally authorized to act on your behalf (e.g., a person who has a legal power of attorney, a conservator, etc.), may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

Your verifiable consumer request must provide us with enough information to confirm your identity. Verification of non-accountholders may require confirmation of at least three pieces of personal information and a signed declaration of identity. Examples of identifying information we may request include:

- Your full name, address, or customer number;
- If you maintain a password-protected account with us, we may verify your identity using our existing authentication practices. We may require you to re-authenticate yourself before we execute a deletion, correction, or specific information disclosure request;
- Proof of your identity and address (e.g., a copy of your driver's license, state identification card, or passport and a recent utility or credit card bill);
- A description of your request with sufficient detail that allows us to properly understand, evaluate, and respond to it, including a description of which rights you want to exercise.

We are not obligated to make a data access or data portability disclosures if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. For Requests to Correct, we must verify you based on information that is not the subject of the requests to correct. For example, if you claim we have the wrong address on file, we will not use address as a means of verifying your identity.

Making a verifiable consumer request does not require you to create an account with us.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. Requests to correct personal information may require submission of additional documentation.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (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.

We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding receipt of your request, unless you specifically request that we provide information collected beyond the 12-month period, so long as the information was collected on or after January 1, 2022. 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 unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination & Retaliation

We will not discriminate or retaliate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, 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 or rate for goods or services or a different level or quality of goods or services.
- Retaliate against you if you are an employee, applicant, or independent contractor exercising your CCPA rights.

Changes to Our Privacy Notice

Mechanics Bank reserves the right to amend this **PRIVACY NOTICE for California Residents** at our discretion and at any time. When we make changes to this Notice, we will post the updated Notice on the Website and update the Notice's effective date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes**.

Contact Information

If you have any questions or comments about this Notice, the ways in which Mechanics Bank collects and uses your information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 844.991.CCPA (2272)
Website: https://www.mechanicsbank.com/California-Consumer-Residents
Email: CCPA_Requests@MechanicsBank.com
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