



California Consumer Privacy Act Disclosure

This disclosure provides an explanation of your rights under the California Consumer Privacy Act of 2018 (“CCPA”). The CCPA provides the following rights to applicable consumers: (1) Know what personal information is being collected about them; (2) Access personal information that has been collected about them; (3) Request the deletion of their personal information, subject to certain restrictions; (4) Prevent the sharing or sale of their personal information to third parties; (5) Sue or join class-action suits against erring businesses; and, (6) Receive equal service and price even if they exercise privacy rights. Contact your local branch if you are uncertain regarding the applicability of the CCPA.

RIGHT TO ACCESS

Mega Bank may from time to time, and with your permission or at your request, collect and maintain information about you related to (1) current and historical residential history; (2) current and historical employment history; (3) current and historical financial position, including but not limited to assets, liabilities and net worth; (4) current and historical credit history; (5) current and historical transaction history, including but not limited to application information, transaction details, analyses of transaction details, evaluations of requests for products and services, and documentation related to transactions, and documentation regarding disposition of requests for products and services; (6) personal and professional references; and, (7) other related information deemed necessary to maintain account relationship and comply with applicable laws, rules and regulations. The Bank collects and maintains your information for the purpose of evaluating your requests for products and services, to properly maintain your accounts with the Bank and to comply with applicable laws, rules, and regulations.

If you are subject to the CCPA you have the right to request the categories and specific pieces of personal information that the Bank has collected. To obtain the information you must submit a “Verifiable Consumer Request.” A Verifiable Consumer Request is a request that is made by you on your behalf, by you on behalf of your minor child, or by a natural person or a person registered with the California

Secretary of State, authorized by you to act on your behalf. The Bank shall respond to your request within 45 days of receiving your Verifiable Consumer Request" unless the Bank chooses to extend the timeframe to 90 days. The Bank must notify you within the initial 45-day period if it chooses to extend the period to 90 days. You are permitted two requests in a 12-month period. The information provided will cover the 12-month period immediately preceding the request.

RIGHT TO DELETE

If you are subject to the CCPA you have the right to request that the Bank delete any personal information about you which the Bank has collected. You must submit a Verifiable Consumer Request to request deletion of your personal information. Under certain circumstances the Bank is not required to comply with your request to delete personal information. Upon receipt of a Verifiable Consumer Request the Bank will inform you whether your request is subject to the CCPA exceptions and as such, whether the Bank will be unable to delete your personal information.

RIGHT TO KNOW

If you are subject to the CCPA you have the right to request that the Bank disclose to you upon receipt of a Verifiable Consumer Request, the following information: (1) categories of personal information collected about you; (2) categories of sources from which the personal information is collected; (3) business or commercial purpose for collecting your personal information; (4) categories of third parties with whom the Bank shares personal information; and, (5) the specific pieces of personal information the Bank has collected about you.

You may submit a Verifiable Consumer Request via regular mail to: **Mega Bank, Operations Department, 245 W Valley Boulevard, San Gabriel, CA 91776**. You may also submit your Verifiable Consumer Request via e-mail to **AllOpsAdmin@megabankusa.com**. The Bank shall respond to your request within 45 days of receiving your Verifiable Consumer Request unless the Bank chooses to extend the timeframe to 90 days. The Bank must notify you within the initial 45-day period if it chooses to extend the period to 90 days. You are permitted two requests

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RIGHT TO OPT OUT

The Bank **does not** sell customer information. As such, the Bank need not provide a right to opt out.

RIGHT OF EQUAL SERVICE

The Bank may not discriminate against you because you exercised any of your rights under the CCPA.

QUESTIONS

If you have any questions regarding this disclosure, you may contact your branch of account. For contact information please visit our website at www.megabankusa.com