

California Consumer Privacy Act (CCPA)

Notice at Collection

Last Updated: December 30, 2022

Your privacy is important to us. This California Consumer Privacy Act Notice explains how Luther Burbank Savings (“We”, “Company”) collects, uses, and discloses Personal Information relating to **California residents** covered by the California Consumer Privacy Act of 2018 and related amendments (“CCPA”). This Notice is provided pursuant to the CCPA.

Under the CCPA, ‘Personal Information’ is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that consumer.

Collection and Disclosure of Personal Information

We may collect and use the Personal Information relating to California residents for the purposes described in our Privacy Policies and for the following business purposes specified in the CCPA:

PERSONAL INFORMATION LUTHER BURBANK SAVINGS COLLECTS		
CATEGORIES	EXAMPLES	PURPOSES FOR COLLECTION AND USE(S)
Identifiers	Identifiers and contact information, such as: <ul style="list-style-type: none"> • a real name; • an alias; • a postal address; • an email address; • a unique personal or online identifier; • an IP address; • an account name; • a social security number (SSN); • a driver’s license or passport number; or • another form of persistent or probabilistic identifier that can identify a particular consumer, family, or device 	<ul style="list-style-type: none"> • Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights • Maintain and service your account, including processing transactions • Enable information security, detect security incidents, authenticate your identity, and perform due diligence • Manage and improve our products and services • Utilize service providers and third parties for business purposes • Comply with policies, procedures, and contractual obligations

PERSONAL INFORMATION LUTHER BURBANK SAVINGS COLLECTS		
CATEGORIES	EXAMPLES	PURPOSES FOR COLLECTION AND USE(S)
Personal Information	<p>California Customer Records' Personal Information categories (Cal. Civ. Code § 1798.80(e)) which, in addition to the identifiers described above, also lists a person's:</p> <ul style="list-style-type: none"> • 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; or • medical information or health insurance information 	<ul style="list-style-type: none"> • Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights • Maintain and service your account, including processing transactions • Enable information security, detect security incidents, authenticate your identity, and perform due diligence • Utilize service providers and third parties for business purposes • Comply with policies, procedures, and contractual obligations
Protected Classes Characteristics	<p>Characteristics of protected classifications under California or federal law, such as</p> <ul style="list-style-type: none"> • race; • national origin; or • gender 	<ul style="list-style-type: none"> • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights
Commercial Information	<p>Commercial information, including records of personal property and purchasing habits</p>	<ul style="list-style-type: none"> • Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights • Maintain and service your account, including processing transactions • Enable information security, detect security incidents, authenticate your identity, and perform due diligence • Manage and improve our products and services • Utilize service providers and third parties for business purposes • Comply with policies, procedures, and contractual obligations

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CATEGORIES	EXAMPLES	PURPOSES FOR COLLECTION AND USE(S)
Internet or Online Information	Internet or other similar network activity, such as: <ul style="list-style-type: none"> Information regarding a consumer's interaction with a LBS website, application, or advertisement, including browsing history or search history 	<ul style="list-style-type: none"> Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights Maintain and service your account, including processing transactions Enable information security, detect security incidents, authenticate your identity, and perform due diligence Manage and improve our products and services Utilize service providers and third parties for business purposes Comply with policies, procedures, and contractual obligations
Geolocation Data	Geolocation data, such as device location	<ul style="list-style-type: none"> Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights Maintain and service your account, including processing transactions Enable information security, detect security incidents, authenticate your identity, and perform due diligence Manage and improve our products and services Utilize service providers and third parties for business purposes Comply with policies, procedures, and contractual obligations
Audio and Visual Information	Audio, electronic, visual, thermal, olfactory, or similar information	<ul style="list-style-type: none"> Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights

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CATEGORIES	EXAMPLES	PURPOSES FOR COLLECTION AND USE(S)
		<ul style="list-style-type: none"> • Maintain and service your account, including processing transactions • Enable information security, detect security incidents, authenticate your identity, and perform due diligence • Utilize service providers and third parties for business purposes • Comply with policies, procedures, and contractual obligations
Professional or Employment-Related Information	Employment related records such as work history and prior employer	<ul style="list-style-type: none"> • Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights • Maintain and service your account, including processing transactions • Utilize service providers and third parties for business purposes • Comply with policies, procedures, and contractual obligations
Inferences	Inferences drawn from other Personal Information to create consumer profiles reflecting: <ul style="list-style-type: none"> • preferences; • characteristics; • psychological trends; • predispositions; • behavior; • attitudes; • intelligence; • abilities; or • aptitudes 	<ul style="list-style-type: none"> • Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services

We will not collect additional categories of Personal Information or use the Personal Information we collected for different or unrelated purposes without providing you notice.

Collection and Disclosure Sensitive Personal Information

Luther Burbank Savings treats Sensitive Personal Information we collect as Personal Information given that the collection purpose is not for inferring characteristics about a consumer. This includes:

SENSITIVE PERSONAL INFORMATION LUTHER BURBANK SAVINGS COLLECTS		
CATEGORIES	EXAMPLES	PURPOSES FOR COLLECTION AND USE(S)
Personal Information	Identifiers, such as: <ul style="list-style-type: none"> • social security, driver’s license, state identification card, or passport number; • 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; • precise geolocation; • racial or ethnic origin; or • union membership 	<ul style="list-style-type: none"> • Provide you with products, services, or information, verify customer information, provide advertising or marketing, or provide similar services • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights • Maintain and service your account, including processing transactions • Enable information security, detect security incidents, authenticate your identity, and perform due diligence • Manage and improve our products and services • Utilize service providers and third parties for business purposes • Comply with policies, procedures, and contractual obligations
Private Communications	The contents of a consumer’s mail, email, and text messages unless the business is the intended recipient of the communication.	<ul style="list-style-type: none"> • Support our audit, legal, regulatory, and compliance obligations, and exercise and defend legal rights • Enable information security, detect security incidents, authenticate your identity, and perform due diligence • Comply with policies, procedures, and contractual obligations

Sale or Share of Personal Information

Luther Burbank Savings does not sell or share consumer Personal Information subject to the CCPA. We collect and may share your Personal Information with a service provider or third party for a business purpose related to servicing your account, offering you our products and services, or to perform a request made by you. Additionally, we may share your information to detect and mitigate potential fraud, respond to legal request for information, and as required by applicable law, comply with a court order, or government regulation.

When we disclose Personal Information to service providers or third parties, we enter into a binding contract that describes the purpose of sharing the information and requires the recipient to keep the Personal Information confidential and not use it for any purpose except performing the contract.

Luther Burbank Savings does not offer an opt-out from the selling or sharing of Personal Information because we do not sell or share Personal Information in accordance with CCPA.

Criteria for Determining Personal Information Retention Periods

Luther Burbank Savings does not retain Personal Information or Sensitive Personal Information for each disclosed purpose for which the Personal Information was collected for longer than is reasonably necessary for that purpose or as required by law.

Luther Burbank Savings California Consumer Privacy Policy

The [Luther Burbank Savings complete Privacy Policy](#) is available for review or download.

Changes to This California Consumer Privacy Rights Act Policy

Luther Burbank Savings may make periodic changes to the Bank's CCPA Policy. When these changes occur, we post the new policy on our website and change the "Last Updated" date. When appropriate, we may notify you through other means.