

California Consumer Privacy Rights Notice

Last updated July XX, 2026



This notice supplements the information contained in our Online Privacy Policy and applies solely to California residents ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, the "CCPA"), and other applicable California privacy laws. Any terms defined in the CCPA have the same meaning when used in this section.

Pursuant to the CCPA, we are providing the following details regarding the categories of personal information about California residents that we have collected, used, disclosed, sold, or shared. We may not collect, use, disclose, sell, or share all of the information listed below from you. What we collect, use, disclose, sell, or share depends on your relationship with us.

- Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- Personal information, as defined in the California safeguards law, such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Commercial information, such as transaction information and purchase history;
- Biometric information, such as fingerprints and voiceprints;
- Internet or network activity information, such as browsing history and interactions with our website;
- Geolocation data, such as device location and Internet Protocol (IP) location;
- Audio, electronic, visual and similar information, such as call and video recordings;
- Professional or employment-related information, such as work history and prior employer;
- Education information, such as student records and directory information; and
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

The categories of sources from whom we collected this Personal Information are:

- Directly from California residents or their representatives; Service Providers, Consumer Data Resellers, and other third parties;
- Public record sources, including federal, state, or local government sources; information from our affiliates; and website, mobile app, or social media activity;
- Information from client-directed third parties or institutions representing a client or prospect; and

- Information from corporate clients about individuals associated with those clients (e.g., an employee or board member).

Sharing of Personal Information

The categories of third parties to whom we disclose Personal Information for our business purposes described in this privacy Notice are:

- Affiliates and Subsidiaries of Bristol County Savings Bank
- Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities
- Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers
- Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer)
- Government Agencies as required by laws and regulations

Personal information as defined in the CCPA does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - 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 (FIPA), and the Driver's Privacy Protection Act of 1994.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to apply for financing or a deposit account, we will use that information to process your application.
- To provide, support, personalize, and develop our website, products, and services.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.

- To help maintain the safety, security, and integrity of our Site, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Site, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Site users is among the assets transferred.

We 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.

Opt-Out and Opt-In Rights Related to Targeted Advertising and Sale or Sharing of Personal Information

California residents have the right to opt out of the sale or sharing of their personal information and the use of personal information for targeted advertising, as applicable. The CCPA defines a “sale” as the disclosure of personal information for monetary or other valuable consideration and “sharing” as certain disclosures for cross-context behavioral advertising.

How to Opt-Out:

Click the Do Not Sell or Share My Personal Information [insert hyperlink for opt-out of sale/sharing for targeted advertising (e.g., OneTrust pop-up, cookie preferences pop-up)] [button/hyperlink]

Please note that certain exceptions may apply, such as when the sale or sharing of information is necessary to comply with legal obligations or is based on your explicit consent.

More Details on Targeted Advertising and Your Choices

We share information about your use of the Site and your interaction with our ads on other sites with our advertising partners. We collect and share some of this information directly with our advertising partners, and in some cases, we use cookies or other similar technologies to do so.

For more information about how targeted advertising works, visit the [Network Advertising Initiative's \(“NAI”\) educational website](#).

Additionally, you can opt out of some of these services by [visiting the Digital Advertising Alliance's opt-out portal here](#).

Please note that online opt-outs are device and browser-specific. You may still see personalized ads from us while using a different device or browser unless you also opt-out using that device or browser.

You may also use the [Digital Advertising Alliance \(DAA\) WebChoices Tool](#) to globally opt-out of third-party tracking via website cookies.

Bristol County Savings Bank does not sell or share personal information of consumers we know are less than sixteen (16) years of age. We will comply with applicable opt-out preference signals to the extent required by law.

Your Rights and Choices

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

Access and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection and use of your personal information pursuant to applicable law. Once we receive and confirm your verifiable consumer request, we will disclose to you, as requested:

- 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, selling, or sharing that personal information.
- The categories of third parties with whom we sell, share, or disclose that personal information.
- The specific pieces of personal information we collected about you.
- You can also request to receive the personal information that you have provided to us in a structured, commonly used, and machine-readable format. You may also request that we transmit this data directly to another data controller, if technically feasible. This right applies to data you have provided to us and, where required by applicable law, data generated by your activities, but does not apply to data that is inferred or derived from the data you have provided.
- If we sold, shared, or disclosed your personal information for a business purpose, two separate lists disclosing:
 - sales, identifying the personal information categories that each category of recipient purchased; and
 - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

Deletion Request Rights

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and, as applicable, direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or for 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, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, 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 products 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.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the achievement of the research, if you previously provided informed consent.
- 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 Rights

You have the right to request that we correct inaccurate personal information about you. We will consider the nature of the personal information and the purposes of the processing of the personal information in responding to your request. We will process your request if we receive a verifiable request, and we will use commercially reasonable efforts to correct the inaccurate personal information as directed pursuant to applicable law.

To exercise the access, data portability, deletion and correction rights described above, please submit a verifiable consumer request by emailing us at legal@bcsbmail.com or calling us at 508-828-5420. Only you, or someone legally authorized to act on your behalf, 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.

The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include: your account number, driver's license number, mother's maiden name, last four (4) digits of your social security number mailing address, zip code
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm that the personal information relates to you. 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.

Right to Limit the Use of Sensitive Personal Information

If we collect such information, you have the right, at any time, to direct us to limit our use of your sensitive personal information only to that use which is necessary to perform the services or provide the goods reasonably expected or to fulfil the reason that we collected such information and/or other permissible business purposes. Sensitive personal information includes:

- Government ID — your Social Security number, driver's license number, state identification card number, passport number, or other official identifier.

- Financial Information — your financial account log-in credentials, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Geolocation — your precise geolocation.
- Race, religion, and union membership — your racial or ethnic origin, religious or philosophical beliefs, or union membership.
- Communications — the contents of your private communications unless we are the intended recipient of the communication.
- Genetics — your genetic data.
- Biometrics — biometric information processed for the purpose of uniquely identifying you (such as a fingerprint or voice print).
- Health — personal information collected and analyzed concerning your physical and mental health.
- Sexual orientation — personal information collected and analyzed concerning your sex life or sexual orientation.

Please note that if we collect such sensitive personal information, we do not use or disclose your sensitive personal information for purposes other than to provide you with products and/or services. However, note that this information may be used, or disclosed to a service provider or contractor pursuant to a written agreement to provide such products and/or services. If you choose to limit such use, you can opt-in to such use again by contacting us via email. Note that this right does not apply to sensitive personal information that is collected or processed without the purpose of inferring characteristics about you.

Right to an Appeal

Pursuant to applicable law(s), if you disagree with a decision that we have made related to your privacy rights, you may have the right to request an appeal of that decision. Please email legal@bcsbmail.com with the subject line of “Appeal Request” and a detailed explanation as to why you are appealing our decision. Once received, a representative will review the request and respond to you within 30 calendar days. If we deny your appeal, you may submit a complaint to the state Attorney General. We will include details related to this right in our denial response to your request.

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, we will inform you of the reason and extension period in writing. If you have an account with us and access to our online portal, we will deliver our written response to that account. If you do not have an account with us or do not have access to our online portal, we will deliver our written response by mail or electronically, at your option. 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

You have the right to be free from unlawful discrimination by a business for exercising your rights under the CCPA.

California's "Shine the Light" Law

California law permits customers in California to request certain details about how their personal information is shared with third parties and, in some cases, affiliates, if the personal information is shared for those third parties' and affiliates' own direct marketing purposes. We do not share personal information with third parties or affiliates for those third parties' or affiliates' own direct marketing purposes. Californians may request and obtain from us once a year, free of charge, information about the personal information (if any) that we disclosed to third parties for direct marketing purposes in the preceding calendar year.

To make a request, please provide sufficient information for us to determine if this applies to you, attest to the fact that you are a California resident, and provide your current California address to which we will send our response. Your inquiry must specify "California Shine the Light Privacy Rights Request" in the subject line of the email or the first line of the letter, and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to one (1) request per customer each year.

Accessibility Statement

We are committed to making sure that our Site is accessible to everyone. To access this Privacy Policy in an alternative form, please call us at 508-828-5420 or email us at legal@bcsbmail.com. For more information, please [see our Accessibility Statement here](#).

Changes to this notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make material changes to this privacy notice, we will post the updated notice on the Site and update the notice's effective date. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.