



FIRST NORTHERN BANK

California Consumer Privacy Act Notice at Collection

To comply with our regulatory obligation under the California Consumer Privacy Act (“CCPA”), First Northern Bank is required to notify you of the personal information we collect. This notice applies solely to customers, users, and others who reside in the State of California (“Consumers” or “you”). Information about how we collect, use and share your Personal Information can be found in our Privacy Policy on our website at www.thatsmybank.com/privacy.html. We collect the following information from consumers for account administration if you are a customer or apply to be a customer of First Northern Bank.

Category of Personal Information	Intended Use
Identifiers such as a real name, alias, postal address, online identifiers, email address or unique personal identifier or other similar identifiers.	To approve or decline loan or deposit account applications; To service those products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Any information that identifies, relates to, describes, or is capable of being associated with a particular individual, including, but not limited to, name, signature, Taxpayer I.D. such as a social security number or Employer Identification Number, physical characteristics or description, birthdate, address, telephone number, passport number, driver’s license or state identification card number, employer, bank account number, credit card number, e-mail, or any other financial information, such as tax returns	To approve or decline loan or deposit account applications; To service those products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.
Characteristics of protected classification under California or federal law such as race or gender.	To comply with our regulatory obligation.

Commercial information, including records of personal property, or products or services purchased, obtained, or considered.	To approve or decline loan or deposit account applications; To service those products and services you have with us; To provide auditing firms with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.
Internet or other electronic network activity information, such as account numbers, Internet Protocol (IP) address.	To support internal operations of our debit card valet, website, mobile app or to comply with a legal or regulatory obligation.
Biometric information, such as fingerprints and voiceprints	To protect, detect, investigate and seek to prevent financial crime. To provide voice recordings of customer services calls for internal training purposes.
Geolocation, including electronic network activity information pulled from a device which can be used to identify the precise location of an individual.	To determine country and time zone to support the internal operations of our website or offer products or services to you, and not for any other purpose.
Audio, visual or similar information.	To protect, detect, investigate, report and seek to prevent financial crime
Professional or employment-related information.	To conduct research or to assess job qualifications if you submitted an application for employment; To open an account or to make a loan to you.
Inferences drawn from any of the above.	To offer products and services to you, conduct investigations, or comply with our regulatory obligations.

First Northern Bank will protect the privacy of information collected in accordance with applicable state, federal, and local laws. If you have any questions about the use of your personal information or would like to receive this notice in a different format to accommodate a disability, please contact our CCPA Services Officer at (877) 362-6000. You may view our Privacy Policy at <https://www.thatsmybank.com/privacy>.

Notice at Collection Last Revision Date 1/1/2020.