



FIRST NORTHERN BANK

California Consumer Privacy Act Notice at Collection

To comply with our regulatory obligation under the California Consumer Privacy Act, as amended (“CCPA”), First Northern Bank (“Bank”) is required to notify you of the personal information we collect. This notice applies solely to customers, potential customers and other consumers who currently reside in the State of California or resided in the State of California for 6 of the last 12 calendar months (“Consumers” or “you”).

Information about how we collect, use and share your Personal Information can be found in our CCPA Privacy Disclosure Notice by clicking on the following link or on our website at: <https://www.thatsmybank.com/CCPA-Disclosure>. We collect the following information from consumers for the purposes shown:

Category of Personal Information	Intended Use
Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security Number, Employer Identification Number, driver’s license number, passport number, physical characteristic or description, signature, driver’s license number or state identification number, medical information, signature, or health insurance information, birthdate, employer, debit card number, 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.
Contact Information , such as home, postal or mailing address, email address, home phone number, cell phone number.	To validate your identity, to contact you for any lawful business purpose.
Account Information , such as Username and password for Bank accounts and systems, and any required security or access code, password, or security questions, allowing access to your Bank accounts. Bank account number, balance and activity, credit card number, debit card number. Online or mobile banking usage history, or any other financial information	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.
Personal Financial Information such as Payroll stubs, personal financial statements, tax returns, records of personal property, real estate owned and business interests	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.
Application Information , such as Information provided in an application for a loan, deposit account or deposit account services; proposal for services, information gathered as part of application evaluation and credit checks and other assessments and voluntary disclosures provided to Bank	To approve or decline loan or deposit account applications
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, or other purchasing or consuming histories or tendencies.	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, browsing histories, other interactions through our website.	To support internal operations of our debit card valet, website, mobile app or to comply with a legal or regulatory obligation. 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.
Biometric information , such as 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	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, to direct you to the nearest branch location.
Audio, electronic, 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 applied for employment; To open an account or to make a loan to you.
Inferences drawn from any of the Personal or Sensitive Personal Information shown.	To offer products and services to you, conduct investigations, or comply with our regulatory obligations.

Sensitive Personal Information – This Sensitive Personal Information may be repeated from the Information Categories shown above.

Category of Sensitive Personal Information	Intended Use	Length of Retention
Social security number, driver's license number, state identification card or passport number	To identify loan and deposit account applicants; To comply with our regulatory obligation;	Up to 5 years after close of account, or up to 3 years when account applied for, but not opened
Account log-in, financial account, debit card number in combination with any required security or access code, or password allowing access to an account	To service those products and services you have with us	Account log-in: use + 1 year: all other 5 years after last transactions.
Consumer's precise geolocation	To determine country and time zone to support the internal operations of our website, to offer products or services to you, to help you locate the nearest branch location and for no other purpose.	Not currently retained.
Consumer's racial or ethnic origin, religious or philosophical beliefs	To comply with our regulatory obligation.	Up to 5 years after close of account, or up to 3 years when account applied for, but not opened
Biometric information that is processed for the purpose of uniquely identifying a customer	To protect, detect, investigate and seek to prevent financial crime. To provide voice recordings of customer services calls for internal training purposes.	Up to 1 year

Personal information collected and analyzed regarding a consumer's health;	The Bank will not request this information. This information may be provided voluntarily only by choice of consumer.	Up to 5 years after close of account, or up to 3 years when account applied for, but not opened
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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 or email them directly at CCPA_Officer@thatsmybank.com.

First Northern Bank does not sell or share your Personal Information.

Notice at Collection Last Revision Date 07/01/23.