

Privacy Notice at Collection
Effective Date: July 15, 2026



This **NOTICE AT COLLECTION for California Residents** supplements the information contained in Mechanics Bank's CALIFORNIA CONSUMER PRIVACY ACT NOTICE and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this NOTICE AT COLLECTION to comply with the California Consumer Privacy Act of 2018 (CCPA) and all relevant amendments. Any terms defined in the CCPA have the same meaning when used in this Notice.

The Bank chooses to take full advantage of information exemptions allowed by the CCPA, including information covered by the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and all other laws and regulations as permitted.

Please visit the California Consumer Residents section on the Bank's Privacy Policy & Disclosures page at <https://www.mechanicsbank.com/California-Consumer-Residents> for the Bank's CCPA Privacy Notice, Notice at Collection and other resources for California Consumers.

Information We Collect About Consumers

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("**personal information**"). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES

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Category	Examples	Collected
E. Biometric information.	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.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records, or any other non-publicly available personally identifiable information as defined in the Family Educational Rights & Privacy Act (FERPA).	YES
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES
L. Sensitive personal information	Personal information that reveals: a consumer's social security, driver's license, state identification card, or passport number; a consumer's account log-in, financial account, debit card or credit card number in combination with any required security or access code, password, or credentials allowing account access; a consumer's precise geolocation; genetic data, biometric and health information, racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership; contents of a consumer's mail, email and text messages, unless the Bank is the intended recipient of the communication; information regarding a consumer's sex life or sexual orientation; personal information of consumers that the Bank has actual knowledge are less than 16 years of age. This list does not include that information which is publicly available.	YES

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.

- Information excluded from the CCPA's scope, like:
 - ✓ 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 (CFIPA), and the Driver's Privacy Protection Act of 1994

Mechanics Bank obtains the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our Website, or while conducting due diligence when considering your account with another for potential purchase.
- From third parties. For example, credit reports from credit reporting agencies or property records from publicly accessible sources.

Use of Personal Information

We may use or disclose consumer personal information for one or more of the following purposes:

- **Purpose for Providing:** To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a rate quote, ask a question about our products or services, or apply for one of our products or services, we will use that personal information to respond to your inquiry or your application. If you provide your personal information to purchase a product or service or obtain an account with us, we will use that information to process your request. We may also use your information to facilitate servicing your account with us and we may share your information with a third party service provider to assist us in servicing your account.
- **Fraud & Security Purposes:** To create, maintain, customize, and secure your account with us and to process your requests, transactions, and payments and prevent transactional fraud. To also help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- **Service & Support:** To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- **Legal and Regulatory Requirements:** To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations or other legal process.
- **Website:** To provide, support, personalize, and develop our Website, products, and services and your Website experience, including the delivery of content, product and service offerings and targeted offers via email or text message (with your consent, where required by law). For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- **Contractual Purposes:** To engage in or maintain a contractual relationship with you.
- **Employment Related Purposes:** To engage in or maintain an employment relationship with you or for any other employment related permissible purposes, including administration of benefits and recruiting efforts.
- **Marketing Purposes:** To assist us in providing you with information about the products and services we offer. We do not share your information with outside companies for their marketing purposes.

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- **Due Diligence Purposes:** To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Mechanics Bank's assets, or some or all of another's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Mechanics Bank or the personal information held by another, about Website users, customers, applicants, employees, vendors and any other individual covered by the CCPA, is among the assets transferred or reviewed.

Mechanics Bank 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, where required by law. Mechanics Bank does not sell or share your personal information, as those terms are defined by the CCPA. Personal information is retained by us as determined by relevant law and internal record retention policies.