



## Privacy Notice for California Clients

Effective Date: January 1, 2023

This privacy notice applies only to individuals receiving UMB commercial products and services that are California residents. We have adopted this notice to comply with the California Consumer Privacy Act of 2018, as amended, and implementing regulations (“CCPA”) and other California privacy laws. The term “you” in this notice may refer to you individually or the entity receiving products and services from UMB, as appropriate.

While this notice is intended only for California residents, UMB takes the confidentiality and security of all personal information seriously.

### **Information we collect**

***What information we collect.*** We collect personal information from you that is needed to provide you with the product or service you have requested. Some of this information, such as social security numbers, is considered “sensitive personal information” by the CCPA. Without limitation, this may include the following:

- First name, last name, physical address, phone number, email address, social security number, driver’s license number, passport number, tax identification number, title, role, position, other professional information, signature, date of birth, user ID and user name, account balance, loan balance, payment history and transaction data.

Depending on the product or service, the personal information described above may relate to you, business owners, officers, partners, administrators, applicants, guarantors, authorized signors or other individuals employed or associated with the entity receiving products or services from UMB.

***How we collect the information.*** Most of the personal information we collect is provided directly by you, such as when you apply for our products or services. Other information – such as account balance and transaction data – is generated while providing you with products and services. If you visit our websites we may also collect additional information from you automatically using tools like cookies. For more information on this, please visit our Online Privacy Notice available on UMB.com.

### **How we use your information**

We may use your information for the following reasons:

- To provide you with our products and services or respond to requests you have made.
- To offer our products and services to you.
- To monitor and manage fraudulent activity.
- To meet our legal obligations and protect our rights or property.

We do not sell your information under any circumstance.

### **How we share your information**



We may share your information with third parties, such as service providers, but only to the extent necessary to provide you with our products and services. We do not share your information with third parties for their own independent uses. As mentioned above, we also do not sell your information to any party, including service providers.

### **How long we retain your information**

We will retain your information only for as long as is legally required or needed to provide you with the products and services you have requested.

### **Your rights and choices**

You have the following rights regarding your personal information under California law.

<b>Privacy Right</b>	<b>Description</b>
<b>Notice</b>	You have the right to be notified of what categories of personal information will be collected at or before the point of collection and the purposes for which they will be used and shared.
<b>Access</b>	You have the right to request information on the categories of personal information that we collected in the previous twelve (12) months, the types of sources from which the personal information was collected, the specific pieces of personal information we have collected about you, and the business purposes for which such personal information is collected and shared. You also have the right to request information on the categories of personal information which were disclosed for business purposes, and the categories of third parties to which the information was disclosed for the twelve (12) months preceding your request for your personal information.
<b>Correction</b>	You have the right to request that inaccurate personal information be corrected.
<b>Data Portability</b>	You have the right to receive the personal information you have previously provided to us.
<b>Erasure</b>	You have the right to request to have your personal information deleted from our systems and we will direct our service providers to do the same. However, please be aware that we may not fulfill your request for deletion if we (or our service provider(s)) are required to retain your personal information for one or more of the following categories of purposes: (1) to complete a transaction for which the personal information was collected, provide a good or service requested by you, or complete a contract between us and you; (2) to comply with applicable law or a legal obligation, or exercise rights under the law; (3) to otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.



<b>Opt Out of a Sale</b>	You have a right to opt-out of the sale of personal information. However, we do not sell information that you provide directly to us in any circumstance.
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## **How to exercise your rights and choices**

If you wish to exercise the rights described above, please do either of the following:

- Submit a request by calling your UMB relationship manager/primary point of contact or our toll-free customer service number (**800.441.9535**).
- Submit a request online via our Privacy Request form, which can be accessed at **[more.umb.com/privacy-request](https://more.umb.com/privacy-request)**

If you choose to exercise these rights, we will use reasonable methods to verify your identity. Additionally, you may designate an authorized agent to make requests on your behalf.

While we take measures to ensure that those responsible for receiving and responding to your request are informed of your rights and how to help you exercise those rights, when contacting us to exercise your rights, we ask you to please do the following:

- ***Tell Us Which Rights You Are Exercising***: Specify which right you want to exercise and the personal information to which your request relates (if not to you). If you are acting on behalf of another individual, please clearly indicate this fact and your authority to act on such individual's behalf.
- ***Help Us Verify Your Identity***: Provide us with information to verify your identity. If we cannot initially verify your identity, we may request additional information to complete the verification process. Any personal information you disclose to us for purposes of verifying your identity will solely be used for the purpose of verification.
- ***Direct Our Response Delivery***: Please provide us with an e-mail or mailing address through which we can provide our response. If you make the request by email, unless otherwise requested, we will assume that we can respond to the email address from which you made the request.

You have a right not to receive discriminatory treatment by any business when you exercise your privacy rights.

## **Questions and more information**

If you have further questions about this notice, please do not hesitate to contact the UMB Privacy Office at [privacy@umb.com](mailto:privacy@umb.com).