

Appendix A

Privacy Information for California Residents

Effective Date: [October 21, 2020]

This Appendix applies solely to individuals who reside in the State of California (“consumers” or “you”). This Appendix complies with the California Consumer Privacy Act of 2018 (“CCPA”) and any terms defined in the CCPA have the same meaning when used in this Appendix. This Appendix does not apply to personal information outside the scope of the CCPA, including:

- Personal information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act, and implementing regulations, or the California Financial Information Privacy Act.
- Personal information bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living as set forth in the Fair Credit Reporting Act.

1. *What Personal Information We Collect and How We Share it*

The Personal Information that we collect will depend on our relationship with you and the services or products utilized.

The below chart lists the categories of personal information that we may collect and have collected in the past 12 months and how we share such information.

Categories of Personal Information
Personal Identifiers – This may include a real name, alias, address, email address, phone number, Social Security Number, driver’s license number, online identifier, IP address, account username and password, job title, or other similar identifiers.
Characteristics of Protected Classes – This may include information such as gender, date of birth/age, nationality, marital status, and other related items required to be collected under local, state, or federal law.
Biometrics – This may include information such as fingerprints.
Professional or Employment Information – This may include your job title and salary information.
Internet and network information. This may include information on your interaction with a website, application, or advertisement, such as browsing history and how you use your account.
Device information. This may include the operating system of your device, device identifier, the type of device you are using, or your geolocation information.
Geolocation data. This may include information used to identify your physical location.
Payment and credit information. This may include your credit or debit card information, banking information, information about your payment transaction, or other financial information you provide us.
Other information you submit to us. This may include requests or communications you submit to us, including emails, ratings, survey or customer service call recording.
Communications – This may include audio, electronic, or visual recordings.
Inferences we draw about you. This may include information about your preferences, characteristics, predispositions, behavior, or other trends that help us identify which products you may be interested in.

Categories of Services Providers and Third Parties with whom Personal Information is Shared
Third-party companies or organizations with which we have a contract that is subject to confidentiality and appropriate use restrictions of your Personal Information to provide requested products or services to you. Examples may include consumer reporting agencies, property appraisal services, or internet service providers.
Third-party entities that represent you, such as an accountant, attorney, or another party with power of attorney to act on your behalf.
Third-party companies that we use for regular or required reporting, such as consumer reporting agencies.
Potential third-party acquirers of the bank's business or assets, in the event the bank should ever be sold, reorganized, dissolved, or liquidated.
Government agencies for the purposes of regulatory and legally required purposes
Third-party auditors, anti-fraud services, accountants, attorneys, and similar services, with which we have a contract that is subject to confidentiality and appropriate use restrictions of your Personal Information.

2. Where We Collect Personal Information From

We may collect personal information from the following sources:

- When you provide it to us directly (in writing, orally, or electronically)
- From public records (including media and social media) or publicly available information from local, state, or federal government sources.
- Third-party companies that provide data needed to complete activities (e.g. marketing, anti-fraud, or loan processing) related to a product or service you are acquiring from the bank.
- Other third-party organizations that provide us information in the course of performing routing business, including those organizations involved in mergers or acquisitions of all or part of a business.

3. How We Use Personal Information

We may use personal information in the following ways:

- To provide you with information, products, or services;
- To advertise or market to you;
- To improve our services and products;
- To secure and monitor our websites;
- For consumer research and conducting surveys;
- To conduct giveaways or contests; or
- For our own legal obligations and business needs.
- To meet regulatory requirements

4. *Sale of Personal Information*

We do not sell your personal information, as defined by the CCPA. While we do use or share personal information, as defined in Section 1 and 3, we do not share that information only to gain compensation for that information.

5. *California Residents' Rights and Choices*

The CCPA provides California residents with specific rights regarding their personal information, described below. Below are your CCPA rights and how to exercise those rights.

a. *Access to Specific Information and Data Portability Rights (“Right to Know”)*

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. You could request:

- The categories of personal information we collected about you;
- The categories of sources of the personal information we collected about you;
- Our business or commercial purpose for collecting that personal information;
- The categories of third parties with whom we share that personal information; or
- The specific pieces of personal information we collected about you.

Keep in mind that CCPA does not apply to information you have provided to us or that we have collected from you as part of existing privacy and data protection laws, so we will deny any Right to Know concerning personal information subject to those laws, such as the Gramm-Leach-Bliley Act. Our employees and employees of our business partners and service providers also do not have a Right to Know.

b. *Deletion Request Rights*

You have the right to request that we delete some or all of the personal information that we have collected from you and retained, subject to a number of exceptions. We are not required to delete personal information that is: (a) necessary to complete a transaction with you or for warranty or product recalls; (b) used for security purposes, to prevent fraud, to fix errors, or to comply with law; (c) reasonable for us to use for internal purposes given our relationship with you; or (d) compatible with the context in which you provided the information. The list of exceptions above is not exhaustive, and we may also deny a deletion request as otherwise permitted by law.

The same limitations described above with respect to the Right to Know, apply to the Right to Deletion.

c. *Exercising Your Rights*

To exercise your rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 888.929.9902

- Mailing us at: Peoples State Bank, Attn: Customer Service Department, 1905 Stewart Avenue, P.O. Box 1686, Wausau, WI 54402-1686
- Emailing us at: customerservice@bankpeoples.com

Only you, or a person or entity that you authorize 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. If you are making a request on behalf of another person, you must provide written legal documentation that you are authorized to act on behalf of that individual.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. 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; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We may not be able to fulfill your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. To verify your identity, we may request up to up to three pieces of personal information about you, and we reserve the right to take additional steps as necessary to verify your identity if we have reason to believe a request is fraudulent.

d. Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

Any disclosures we provide will only cover the 12-month period preceding the date we receive your verifiable consumer request. 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.

e. Non-Discrimination

You have the right to not be discriminated against for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

6. Other California Privacy Rights

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please contact us through the information provided above.

7. *Changes to this Appendix*

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

8. *Contact Information*

If you have any questions or comments about this Appendix the ways in which we collect and use your information, your choices and rights regarding such use, or if you wish to exercise your rights under California law, please do not hesitate to contact us via one of the methods listed in section 5c.