

Updated: September 28, 2020

Your privacy is important to us. This California Consumer Privacy Act Disclosure explains how The First National Bank of Long Island (collectively, "FNBLI," "we" or "us") collect, use, and disclose Personal Information relating to California residents that is subject to the California Consumer Privacy Act ("CCPA").

What is Personal Information?

Under the CCPA, "Personal Information" is information that identifies, relates to, or could reasonably be linked with a California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act ("GLBA").

As a result, this Disclosure does not apply with respect to, for example, information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes ("Retail Clients"). For more information about how we collect, disclose, and secure information relating to our Retail Clients, please refer to our [Privacy Notice](#).

Our Collection of Personal Information

We collect Personal Information relating to California residents in a variety of contexts. For example, we collect Personal Information relating to California residents who apply for or obtain our financial products and services. The Personal Information that we collect, use, and disclose relating to a California resident will depend on our specific relationship or interaction with that individual.

We may collect the following categories of Personal Information relating to California residents:

- (1) Identifiers, such as name and Social Security number;
- (2) Personal information, as defined in the California safeguards law, such as contact information and financial information;
- (3) Characteristics of protected classifications under California or federal law, such as sex and marital status;
- (4) Commercial information, such as transaction and account information;
- (5) Internet or network activity information, such as interactions with our website;
- (6) Geolocation data, such as device location;
- (7) Professional or employment-related information, such as work history and prior employer;
- (8) Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

We may collect this Personal Information from the following types of sources:

- (1) Directly from California residents or their representatives;
- (2) Government entities from which public records are obtained; and
- (3) Consumer data resellers, such as consumer credit reporting agencies and consumer reporting companies.

Our Use of Personal Information

The purposes for which we use the Personal Information that we collect depend on our relationship or interaction with a specific California resident. Nonetheless, we have used and may use Personal Information to operate, manage, and maintain our business, to provide our products and services, and for our employment and vendor management purposes. For example, we use Personal Information to process transactions and maintain accounts, detect and prevent fraud, perform identity verification, , perform accounting, audit, and other internal functions, such as internal investigations, comply with law, legal process, and internal policies, maintain business records, and exercise and defend legal claims.maintain business records, and exercise and defend legal claims.

Our Disclosure of Personal Information

We may have disclosed the following categories of Personal Information relating to California residents to third parties for our business purposes:

- (1) Identifiers, such as name and Social Security number;
- (2) Personal information, as defined in the California safeguards law, such as contact information and financial information;
- (3) Characteristics of protected classifications under California or federal law, such as sex and marital status;
- (4) Commercial information, such as transaction and account information;
- (5) Internet or network activity information, such as interactions with our website;
- (6) Geolocation data, such as device location;
- (7) Professional or employment-related information, such as work history and prior employer;
- (8) Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

We may have disclosed this Personal Information for our business purposes to the following types of third parties:

- (1) Service providers and vendors contracted by FNBLI to provide account transactions and maintenance, and other products or services;
- (2) Consumer information repository service providers to obtain information, such as to verify your identity; and
- (3) Government entities.

In the past 12 months, however, we have not "sold" Personal Information relating to California residents within the meaning of the CCPA. For purposes of this Disclosure, "sold" means the disclosure of Personal Information for monetary or other valuable consideration.

Requests Under the CCPA

If you are a California resident, you may request that we disclose to you the following information covering the 12 months preceding your request:

- (1) the categories of Personal Information that we collected about you and the categories of sources from which we collected such Information;
- (2) the business or commercial purpose for collecting Personal Information about you;
- (3) the categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable); and
- (4) the specific pieces of Personal Information we collected about you.

If you are a California resident, you may also request that we delete Personal Information that we collected from you.

In some instances, we may decline to honor your request. For example, we may decline to honor your request if we cannot verify your identity or confirm that the Personal Information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual. In other instances, we may decline to honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights, such as information relating to our employees and contractors that is used for our employment and vendor management purposes, as well as information relating to beneficiaries or dependents of our employees that is used to administer employee benefits.

Nonetheless, you have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make Requests

If you are a California resident, you may make a request for the disclosures described above or make a request to delete Personal Information we collected from you, by contacting us at:

- (1) TOLL FREE NUMBER 844- 210-3325 Or
- (2) Contact Us

Changes to The California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new "Updated" date.