

NOTICE AT COLLECTION OF PERSONAL INFORMATION

This Notice is provided, as required by the California Consumer Privacy Act of 2018, by Westamerica Bancorporation and its subsidiaries that either: (1) act as a business within the meaning of the CCPA, or (2) are controlled by Westamerica Bancorporation and use the Westamerica name, for example, Westamerica Bank, Community Banker Services Corporation, and Westamerica Mortgage Company, (collectively “Westamerica”) regarding the personal information we collect. This notice applies to a consumer, which includes customers, employees, officers, directors or contractors of Westamerica as well as those who have applied to be considered for employment at Westamerica. The following personal information about you is collected by Westamerica for the following purposes, and if stated, shared with our vendors or government entities.

To view our California Consumer Privacy Act Policy, go to www.westamerica.com/about/privacy.

Categories of Personal Information to be Collected

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”). The categories of personal information that we collect, use, and disclose about a California resident will depend on our specific relationship or interaction with that individual. The examples provided in each category below include both financial and non-financial information and are for illustrative purposes only. In particular, we have collected the following categories of personal information from consumers for account administration if you are a customer of Westamerica, who reside(d) in California within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security number, driver’s license photograph/number, passport number, documents required to complete Form I-9, or other similar identifiers, such as employment history or education history.	Yes
B. Personal Information Categories listed in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e))	A name, signature, Social Security number, physical characteristic or description, address, telephone number, passport number, driver’s license or state identification card number, permanent resident card, names, addresses, email addresses and telephone numbers of references, insurance policy number, education, employment, employment history, employee identification number assigned to you by Westamerica, wages earned and hours worked, bank account number, ATM/Debit/Credit Card number, or any other financial information, emergency contact person name, email address and their phone number(s), medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	Yes
C. Protected Classification Characteristics Information under California or Federal Law	Age, race, color, ancestry, national origin, citizenship, marital status, medical condition(s), physical or mental disability, sex (including gender, gender identity, gender expression), pregnancy or childbirth and related information, veteran or military status, or other information related to characteristics of protected classifications under state or federal law.	Yes

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D. Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes
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, voice prints, iris or retina scans, keystroke, gait, or information related to the measurement or analysis of unique physical or behavioral characteristics.	Yes
F. Internet or Other Similar Network Activity	Browsing history, search history, or information or a consumer's interaction with a website or while at our workplace.	Yes
G. Geolocation Information	Information or data related to a physical location or movements.	Yes
H. Sensory Information	Audio, visual, electronic, thermal, olfactory, or similar information, such as video taken inside our branches and offices, or voice messages.	Yes
I. Professional or Employment-related Information	Professional or employment-related information about current, past, and prospective employees of Westamerica, including identifier information, protected class information, performance evaluations, commercial, network activity, audio, electronic, visual and other professional, and employment-related information.	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))	Personally identifiable education information that is not publicly available, such as grades, class lists, student schedules, student identification codes, student financial information or transcripts.	Yes
K. Inference Information	Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Yes

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<p>L. Information Used to Reimburse you for Interview and/or Business Employment-related Expenses</p>	<p>Dates and destinations of your travel away from your assigned work location for work-related purposes or to travel to and from one of our locations for an in-person interview; miles you drove your personal vehicle on dates traveling away from your assigned work location for work-related purposes or to travel to and from one of our locations for an in-person interview; forms of transportation you used, including but not limited to your personal vehicle, airplanes, taxis, buses, and ferries, on dates traveling away from your assigned work location for work-related purposes or on the date of your in-person interview; hotels in which you resided when traveling away from your assigned work location for work-related purposes or on the date of your in-person interview; detailed listings of food and drinks you consumed on dates traveling away from your assigned work location for work-related purposes or on the date of your in-person interview and the amount of business related expenses for which you were reimbursed.</p>	<p>Yes</p>
<p>M. Information Used to Communicate and Accept an Offer of Employment</p>	<p>Position description, potential hiring date, required training and possible travel requirements, assigned supervisor’s name and a possible receipt of a tentative offer of employment which includes your acknowledgment that you will comply with Westamerica’s personnel policies and undergo a background check.</p>	<p>Yes</p>
<p>N. Sensitive Personal Information</p>	<p>Personal information that reveals: a consumer’s social security number, driver’s license or state identification card number, or passport number; a consumer’s account log-in, financial account, ATM/Debit/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, 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.</p>	<p>Yes</p>

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:
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - 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 (FIPA), and the Driver’s Privacy Protection Act of 1994.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from consumers or their agents. For example, from documents that our consumers provide to us related to the services for which they engage us.

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- Indirectly from consumers or their agents. For example, through information we collect from our consumers in the course of providing services to them.
- Directly and indirectly from activity on our online banking platform or mobile app, which may include your service providers and person with whom you perform transactions.
- From third parties that interact with us in connection with the services we perform.
- From government agencies and other publically available sources.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided.
- To open or decline your deposit and/or loan requests, and/or maintain/service your account(s), or respond to your request(s).
- To approve or decline loan or deposit account applications.
- To service those products and services you have with us.
- With consulting, auditing firms, and regulators for institution risk analysis and mitigation or comply with a legal or regulatory obligations.
- To support internal operations of our debit cards, website, mobile app.
- To comply with our regulatory obligations.
- To provide voice recordings of customer service calls for internal training purposes.
- To determine country and time zone to support the internal operations of our website or offer products or services to you.
- As necessary or appropriate to protect the rights, property or safety of us, our customers or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- Short-term, transient use.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.
- 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.
- Activities relating to ensuring that all information systems are functional and secure, detecting and preventing malicious and illegal activities.
- System Maintenance – Process of maintaining system operation and finding and repairing malfunctions that impair existing or intended Westamerica system operations.

We comply with lawful requests for information from law enforcement, regulators, judicial authorities and court-appointed trustees, supervisors, and other third-parties pursuant to subpoenas or document requests.

Westamerica may also disclose your information to a third-party to enforce our agreements and policies (including billing and collections), to protect the security or integrity of Westamerica, its services and assets, to protect customers or the public from harm or illegal activities, to respond to an emergency which we believe reasonably requires us to disclose information to assist in preventing death or serious bodily injury, or, with your prior consent, to any other third-party.

We 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.

Sharing Personal Information

We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

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In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

Category A:	Identifiers
Category B:	Personal Information Categories listed in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e))
Category C:	Protected Classification Characteristics under California or Federal Law
Category D:	Commercial Information
Category E:	Biometric Information
Category F:	Internet or Other Similar Network Activity
Category G:	Geolocation Information
Category H:	Sensory Information
Category I:	Professional or Employment-related Information
Category 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))
Category K:	Inference Information
Category L:	Information Used to Reimburse you for Interview and/or Business Employment-related Expenses
Category M:	Information Used to Communicate and Accept an Offer of Employment
Category N:	Sensitive Personal Information

We disclose your personal information for a business purpose to the following categories of third parties:

- Our affiliates
- Service providers
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

In the preceding twelve (12) months, we have not sold any personal information.

The above represents the California Consumer Privacy Act of 2018 disclosure of personal information collected about you due to your California residency and/or your consumer relationship with Westamerica.