

CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

Under the California Consumer Privacy Act (CCPA), California residents are provided with specific rights regarding the personal information that is collected, used, disclosed, or sold about them.

Your Rights Regarding Your Personal Information

- (1) **Right to Know About Personal Information Collected.** You have the right to request that we disclose the personal information we collect and use about you.

PERSONAL INFORMATION COLLECTED

Personal Information We Collect. We may collect the following categories of personal information:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- Personal information, such as telephone number, address, account number and balance, and signature
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- Commercial information, such as records of personal property, products and services obtained, and purchasing histories
- Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Geolocation data
- Professional or employment-related information
- Education information

We may use the personal information we collect for the following purposes: (1) To fulfill or meet the reason for which the information was provided; for example, if you provide your personal information for a product or service, we will use that information to process your request. (2) To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations. (3) As described to you when collecting your personal information or as otherwise set forth in the CCPA. (4) To create, maintain, customize, and secure your account with us. (5) To process your requests, purchases, transactions, and payments and prevent transactional fraud. (6) To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets. (7) To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses. (8) To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our websites, third-party sites, and via email or text message (with your consent, where required by law). (9) To undertake internal research for technological development and demonstration or auditing related to a current interaction with the consumer and concurrent transactions, including, but not limited to; counting ad impressions to unique visitors, verifying positioning and quality of ad impressions (10) To audit compliance with this specification and other standards (11) To review job applicants' qualifications in connection with an application for employment with us. (12) To evaluate or conduct 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.

Personal Information We Collected. We collected the following categories of personal information in the preceding 12 months:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- Personal information, such as telephone number, address, account number and balance, and signature
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- Commercial information, such as records of personal property, products and services obtained, and purchasing histories

- Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Geolocation data
- Professional or employment-related information
- Education information

Categories of Sources. We collected your personal information from the following type of people or entities:

- Direct from the consumer
- Advertising networks
- Internet service providers
- Data analytics providers
- Government entities
- Operating systems and platforms
- Social networks
- Data brokers

Business or Commercial Purposes. We collect your personal information for these business or commercial purposes:

(1) To fulfill or meet the reason for which the information was provided; for example, if you provide your personal information for a product or service, we will use that information to process your request. (2) To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations. (3) As described to you when collecting your personal information or as otherwise set forth in the CCPA. (4) To create, maintain, customize, and secure your account with us. (5) To process your requests, purchases, transactions, and payments and prevent transactional fraud. (6) To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets. (7) To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses. (8) To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our websites, third-party sites, and via email or text message (with your consent, where required by law). (9) To undertake internal research for technological development and demonstration or auditing related to a current interaction with the consumer and concurrent transactions, including, but not limited to; counting ad impressions to unique visitors, verifying positioning and quality of ad impressions (10) To audit compliance with this specification and other standards (11) To review job applicants' qualifications in connection with an application for employment with us. (12) To evaluate or conduct 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.

- (2) **Deletion of Personal Information.** You have the right to request us to delete any personal information that we have collected about you. Subject to certain exceptions, we will delete the personal information that we have collected about you from our records, and we will direct any service provider to delete your personal information from their records.
- (3) **Right to Opt-Out.** You have the right to opt-out of the sale of your personal information to third parties at any time; however, we do not currently sell your personal information.
- (4) **Non-Discrimination.** We will not discriminate against you for exercising any of these rights. Unless permitted by the CCPA, we will not do any of the following if you exercise any of your rights listed above:
- Deny you goods or services;
 - Charge you different prices or rates for goods or services, including through the use of discounts or other benefits or impose 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 of a different level or quality.

How to Submit A Request Regarding Your Personal Information

You can submit a verifiable request to us to exercise your right to know personal information a business collects or uses and the right to delete personal information collected by the business. We will confirm that we received your request within 10 business days, and we will provide you with information on how we will process your request. We will respond to your request within 45 calendar days once we receive your request. If we cannot verify your identity within this time period, we may deny your request. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 calendar days.

The process we will use to verify your request to know the personal information collected or used about you and your request to delete the personal information, including any information you must provide, is to verify your identity by requesting specific information from you, such as account number and the date and amount of last deposit or withdrawal which matches the information we already maintain in our systems about you. Or if you maintain a password protected account with us we can verify your identity through our existing authentication practices. This helps us confirm your identity and ensure you can exercise your right to access the information.

Request to Know. You may submit a verifiable request to know the personal information we collected, used, disclosed, or sold by calling us toll-free at 1-866-672-3743. You may also submit your request to know by using any of the following methods:

- Mailing a request to: Marquette Savings Bank
Attn: Compliance, CCPA Request
930 Peach Street
Erie, PA 16501

Request to Delete. You may submit a verifiable request to delete the personal information we collected by:

- Calling us toll-free at: 1-866-672-3743
- Mailing a request to: Marquette Savings Bank
Attn: Compliance, CCPA Request
930 Peach Street
Erie, PA 16501

Authorized Agents. We may allow an authorized agent to make a request to know personal information or a request to delete personal information on a consumer's behalf. If you are an authorized agent, you may make these requests by following these instructions: Only you, or a person you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. If you would like to use an authorized agent, which is an individual or business registered with the California Secretary of State, you must provide the authorized agent written permission and verify your own identity with us. We may deny a request from an agent that does not submit proof that they are authorized to act on your behalf. You may also make a request on behalf of your minor child.

Contact For More Information

For more information about our privacy policies and practices, you can contact us by telephone: 1-866-672-6743, or

- visit our website at www.marquettesavings.bankdisclosures/privacy-policy
- email us at webcomments@marquettesavings.bank, or
- write to us at:
Marquette Savings Bank
Attn: Compliance, CCPA Request
930 Peach Street
Erie, PA 16501

CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

NOTICE AT COLLECTION OF PERSONAL INFORMATION

Under California law, we are required to provide you with timely notice about the categories of personal information that we collect and the purposes for which we may use your information. We will not collect additional categories of personal information or use your information for a materially different purpose without providing you notice.

The categories of personal information we collect are as follows:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- Personal information, such as telephone number, address, account number and balance, and signature
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status
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Our privacy policy can be found here: www.marquettесavings.bank/disclosures/privacy-policy