

The California Consumer Privacy Act (CCPA) is a privacy regulation that enhances privacy rights and consumer protection for residents of California.

Categories of Personal Information that we may Collect and Share

We may collect, use, and share the following categories of personal information of our customers:

1. Personal unique identifiers, such as full name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number;
2. Personal information, including contact details such as telephone number and address, financial information such as account number and balance, payment card details including credit and debit card numbers, as well as medical and health insurance information;
3. Characteristics of protected classes or groups under state or federal law, such as sex or marital status;
4. Purchase information, such as products and services obtained and transaction histories;
5. Biometric information, such as fingerprints and voiceprints;
6. Internet or online information such as browsing history, and information regarding interaction with our websites, applications, or advertisements;
7. Geolocation data;
8. Audio, electronic, visual, or similar information;
9. Professional or employment-related information;
10. Education information; and
11. Inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics.

Reasons we can collect your Personal Information

We may collect and use your personal information for the following purposes:

1. Provide and manage products and services;
2. Support our everyday operations, including to meet risk, legal, and compliance requirements;
3. Manage, improve, and develop our business; and
4. Support employment, infrastructure, and human resource management.

Rights under the CCPA

Under CCPA you, as California resident, may have the right to request that we:

1. Disclose what personal information we have collected about you;
2. Disclose the business or commercial purpose for collecting personal information about you;
3. Disclose the categories of third parties to whom we disclosed personal information about you, and the categories of personal information disclosed;
4. Delete personal information we collected from you, subject to certain limitations. Please note, we retain personal information to service customer accounts. We also retain customers' personal information to comply with applicable laws and regulations. This means that we may not be able to delete your personal information.

CCPA Request Submission

To submit a request under CCPA please call 1-888-629-0810 or send a request via the Security Mail service available at Amerant Bank's online banking page. We will use the personal information you provide in your request to verify your identity and collect the information needed to respond to your request. If we are able to verify your request, we will provide a response within 45 days, or notify you that we require a further 45 day extension in order to provide the requested information. Please note, you are limited to 2 requests within a 12 month period and you must be a California resident to submit a request.