



# FACTS

## WHAT DOES METRO CITY BANK DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security number and Income**
- **Account Balances and Overdraft History**
- **Credit History and Payment History**

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Metro City Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metro City Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes –</b> to offer our products and services to you	NO	We Don't Share
<b>For Joint marketing with other financial companies</b>	NO	We Don't Share
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	NO	We Don't Share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	NO	We Don't Share
<b>For nonaffiliates to market to you</b>	NO	We Don't Share

### Questions?

Call 770-455-4989 or go to [www.metrocitybank.bank](http://www.metrocitybank.bank)

Who we are	
Who is providing this notice?	Metro City Bank
What we do	
How does Metro City Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
How does Metro City Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ <b>Open an account or Apply for a loan</b></li> <li>▪ <b>Make a wire transfer or Make deposits or withdrawals from your account</b></li> <li>▪ <b>Use your credit or debit card</b></li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Metro City Bank does not share with our affiliates.</i></b></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Metro City Bank does not share with nonaffiliates so they can market to you.</i></b></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Metro City Bank does not jointly market.</i></b></li> </ul>

**Other important information**

**Special Notice For State Residents**

**For Texas Residents:**

**HOW TO FILE A COMPLAINT.** We are chartered/licensed/registered under the laws of the state of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the Texas Department of Banking through one of the means indicated below:

**In Person or U.S. Mail:** Texas Department of Banking, Consumer Assistance Activities, 2601 North Lamar Boulevard, Suite 300, Austin, TX 78705-4294

**Telephone No:** (877) 276-5554

**Email:** [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

**Website:** <http://www.dob.texas.gov>

**For California Residents:**

Please refer to California Consumer Privacy Act (CCPA) Privacy Policy and Notice at Collection

## California Consumer Privacy Act (CCPA) Policy

### Types of Personal Information

#### ▪ Collected Personal Information:

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

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar.
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Commercial information, such as records of personal property, products and services obtained, or considered, or purchasing or consuming histories or tendencies.
- Professional or Employment-Related information.

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

- Direct from the consumer
- Data analytics providers
- Government entities

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

- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes.
- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution.

### How to Submit A Request Regarding Your Personal Information

You can submit a verifiable request to know, request to delete, or request to correct your personal information to us. We will verify that you are the person who we have collected information about by CCPA Request to Know Process. No later than 10 business days after receiving your request(s), we will confirm that we received your request(s) and provide you with information on how we will process your request(s). We will respond to your request to

know, request to delete, or correct no later than 45 calendar days after receiving your request(s). If we cannot verify your identity within this time period, we may deny your request(s) in whole or in part and will inform you that your identity cannot be verified. 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. Our response will cover the 12-month period preceding our receipt of your request.

Your request to know delete, request to delete, and request to correct can be submitted to us by calling us toll-free at **1-888-849-4856**. You can also submit your request to know by using any of the following methods:

- Visit your local branch
- Mailing a request to: 5114 Buford Highway, Doraville, GA 30340

#### ▪ **Authorized Agents**

We may allow an authorized agent to make a request to know, request to delete or request to correct on your behalf. We may require written proof that you have given the agent permission to submit a request on your behalf, require the agent to verify their identity with us, or require you to confirm with us that you have provided the agent permission to submit the request. If you are an authorized agent, you may make these requests by following these instructions:

Provide us with a form of identification to verify your identity and provide us with materials to show your relationship to the customer.

#### **Contact Information**

For more information about our privacy policy and Information Practices, you can contact us by calling us at (770) 455-4989 or visiting our website at [www.metrocitybank.bank](http://www.metrocitybank.bank).

## CCPA PRIVACY NOTICE

### **NOTICE AT COLLECTION**

We are required to provide California residents with timely notice, at or before the point of collection, about the categories of personal information to be collected from you, the purposes for which the personal information is collected or used, and whether that information is sold or shared so that you have a tool to exercise meaningful control over our use of your personal information. For example, you may use the information in this notice to choose whether or not to engage with us, to direct us not to sell or share your personal information, or to limit the use and disclosure of your sensitive personal information, if applicable. We will not collect additional categories of personal information or use personal information collected for additional purposes that are incompatible with the disclosed purpose for which the personal information was collected without providing you prior notice. Our privacy policy can be found at [www.metrocitybank.bank](http://www.metrocitybank.bank).

**Categories of Personal Information.** The following categories of personal information, are to be collected:

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address account name, social security number, driver's license number, passport number, or other similar identifiers.
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Professional or Employment-Related Information.

We will retain each category of personal information for as long as you are a customer and as long as required to meet regulatory and legal obligations.

**Purpose for Collection.** The purpose(s) for which the categories of personal information identified above are collected or used include:

1. To offer and manage products and services.
2. To comply with laws and regulations.
3. To provide security.
4. To manage our business and enhance our service