

CALIFORNIA CONSUMER PRIVACY ACT (NOTICE AT COLLECTION)

TO: Commerce Home Mortgage Job Applicants, Employees, Contractors, Directors & Owners

FROM: Commerce Home Mortgage, LLC

DATE: February 18, 2020

RE: Notice at Collection

COVERAGE	
<p>The rights and protections contained in the California Consumer Privacy Act (the “Act”) apply to “Consumers,” which the Act defines as natural persons residing in California, including California residents who are outside California for transitory purposes. The Act contains several exemptions from coverage. Please note that the following disclosures apply to Commerce Home Mortgage’s job applicants, employees, contractors, owners, directors, or officers where the personal information we collect about those individuals relates to their current, former, or potential role a Commerce Home Mortgage.</p>	
NOTICE AT COLLECTION	
<p>The California Consumer Privacy Act requires that Commerce Home Mortgage inform Consumers, at or before the time of collection of a Consumer’s personal information, of the categories of personal information that may be collected and the purpose for which the categories of personal information will be used.</p>	
Categories of Personal Information Collected	Purpose(s) for which it will be used
<p>Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol Address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.</p>	<ul style="list-style-type: none"> • Evaluate Qualifications and Eligibility • Evaluate Job Performance & Disciplinary Purposes • Pre-employment and Employment-related Background and Credit Checks • Compensation and Payroll • Administration of Benefits • Income & Social Security Tax Purposes • Providing Job Related Notifications • Compliance with Company Policies • Application & Renewal of Licenses • Detecting/Preventing Security Incidents • As necessary for performance of duties
<p>Personal information, as defined in the California customer records law, such as name, contact information, insurance policy numbers, education, employment, employment history,</p>	<ul style="list-style-type: none"> • Evaluate Qualifications and Eligibility • Pre-employment and Employment-related Background and Credit Checks

bank account numbers, credit card numbers, debit card numbers, other financial information, and medical or health information.	<ul style="list-style-type: none"> • Compensation and Payroll • Administration of Benefits • Income & Social Security Tax Purposes • Providing Job Related Notifications • Compliance with Company Policies • Detecting/Preventing Security Incidents
Characteristics of protected classifications under California or federal law (such as race, gender, or ethnicity).	<ul style="list-style-type: none"> • Regulatory Examinations • Equal Opportunity Employment Purposes
Commercial information, including records of personal property, products, or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	<ul style="list-style-type: none"> • Pre-employment and Employment-related Background and Credit Checks • Compensation and Payroll • Administration of Benefits • Income & Social Security Tax Purposes • Providing Job Related Notifications • Compliance with Company Policies
Biometric Information	<ul style="list-style-type: none"> • Detecting/Preventing Security Incidents • Compliance with Company Policies
Internet or other electronic network activity information including, but not limited to, browsing history, and information regarding a Consumer's interaction with an internet website, application, or advertisement.	<ul style="list-style-type: none"> • Detecting/Preventing Security Incidents • Compensation and Payroll • Administration of Benefits • Income & Social Security Tax Purposes • Providing Job Related Notifications • Compliance with Company Policies
Geolocation Data	<ul style="list-style-type: none"> • Detecting/Preventing Security Incidents • Compliance with Company Policies
Audio, electronic, visual, thermal, or similar information	<ul style="list-style-type: none"> • Detecting/Preventing Security Incidents • Compliance with Company Policies
Education Information	<ul style="list-style-type: none"> • Pre-employment and Employment-related Background and Credit Checks • Consideration for Promotions
Inferences drawn from any of the information identified above to create a profile about a Consumer reflecting the Consumer's preferences, characteristics, physiological trends, preferences, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	<ul style="list-style-type: none"> • Pre-employment and Employment-related Background and Credit Checks • Detecting/Preventing Security Incidents • Compensation and Payroll • Administration of Benefits • Income & Social Security Tax Purposes • Providing Job Related Notifications • Compliance with Company Policies

PRIVACY POLICY

A copy of Commerce Home Mortgage, LLC's Privacy Policy may be found by visiting: www.commercehomemortgage.com/compliance/privacy.