

California Privacy Center

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FSV is dedicated to doing the right thing. The information on this disclosure provides details on how we respond to and implement processes to uphold applicable state laws. The laws on this disclosure give individuals certain rights regarding the personal information that FSV or our affiliates have collected from or about them.

The information on this disclosure complements the notices and disclosures regarding your rights under federal laws and regulations (e.g., the Gramm-Leach-Bliley Act (“GLBA”)).

FSV California Privacy Notice for California Residents

Last updated: April 2026

This Privacy Notice for California Residents (this “Notice”) applies solely to residents of the State of California (“consumers” or “you”) and supplements the information contained in any other privacy policies, notice or other disclosures provided by FSV and its affiliates (collectively, “our” or “we”). Please note that some of our affiliates may provide a separate privacy notice, in which case that notice will apply to your personal information. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 and, as amended by, the California Privacy Rights Act of 2020 (together, “CPRA”). This Notice describes how FSV collects, uses, and discloses information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“personal information”). This Notice applies to personal information we collect online and offline, such as when you apply for our products or services, use our websites or mobile applications, respond to surveys or interact with our advertisements, contact customer support, when you visit our offices or attend a FSV event, or otherwise interact with us (collectively, “Services”).

The rights contained in this Notice may not apply in certain situations depending on your relationship with FSV and FSV’s other legal obligations, and as otherwise provided for in the CPRA, and the exemptions contained therein. We may, from time to time, make changes to this Notice. If we do make changes to the Notice, we will let you know by posting the revised Notice with a new “Last Updated” date posted near the top of the Notice. Any changes to this Notice will become effective when posted unless indicated otherwise. We encourage you to review this Notice regularly to stay informed about our information practices and the choices available to you.

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Categories of Personal Information We Collect

We may collect the following categories of personal information when you engage our Services:

- Identifiers - A name, alias, postal address, email address, unique personal identifier, online identifier, internet protocol identifier, account name, Social Security number, driver's license number, passport number, signature, or other identifier.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) - A 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 and ATM card number, or any other financial information, medical information, or health insurance information.
- Sensitive personal information - Social Security number, driver's license, state identification card, or passport number; your account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; racial or ethnic origin, citizenship or immigration status, religious beliefs, or union membership; the contents of your mail, email, and text messages unless FSV was the intended recipient of the communication; health data; precise geolocation data; biometric information; and sex life or sexual orientation data.
- Protected classification characteristics under California or federal law - Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender,

gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

- Commercial information - Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Biometric information - Fingerprints, faceprints, voiceprints and behavioral patterns.
- Internet or other electronic network activity information - Browsing history, search history, social media preferences, television viewing, information on a consumer's interaction with a website, application, or advertisement; behavioral characteristics, e.g., keystroke or mouse movement patterns.
- Geolocation data - Physical location or movements.
- Audio and visual Information - Audio, video, digital images, voice recordings, or similar information we capture through your communications with us such as call recordings for quality assurance and training purposes, and security recordings if you visit our branches or offices. This also includes images submitted via our online services (e.g., checks, bank statements, and government issued documents, photographs, selfies, videos).
- Employment information - Current or past job history.
- Inferences drawn from other personal information - Inferences drawn from any of the information identified above to create a profile about you reflecting preferences, characteristics, attitudes and/or similar trends.

Where We Collect Your Personal Information

We collect the personal information described above from one or more of the following sources:

- Directly from you or your company when you provide this information to us, when you request information, apply for products or services from us, use our websites or applications, respond to surveys, contact customer support, when you visit our ATMs, branches or offices or attend an FSV event, or otherwise interact with us.
- From our affiliates, co-owners, partners and other related parties.
- From tracking technologies, including cookies and other related technologies such as web beacons, pixels, mobile SDKs, and logging technologies.
- From other online and offline sources, such as public databases, social media platforms, and others, e.g., data analytics providers, aggregators, connected television and other viewing devices, and third parties.

- Vendors who provide services on our behalf.

Use of Personal Information

We may use or disclose personal information that we collect for one or more of the following business purposes too, among other things:

- Provide you with, or evaluate your eligibility for, products and services that you or your company request from us.
- Communicate with you about your accounts or transactions with us.
- Send you important information regarding our products and services, changes to this Notice and other similar administrative information.
- Enter into transactions and conduct business dealings with our business partners, service providers and contractors.
- Allow you to participate in surveys, sweepstakes, contests, and similar promotions, and to administer such promotions (note that these promotions may contain additional disclosures regarding our collection and/or use of your information).
- Consistent with local law, required disclosures, and choices and controls that may be available to you:
 - Send you offers and promotions for our products and services, or products and services that may be of interest to you.
 - Personalize content and experiences on our Services.
 - Verify your identity and/or location (or the identity or location of your authorized representative) for security, fraud prevention and other risk control purposes.
 - Provide you with advertising based on your activity on our Services and on third-party websites and applications. For additional information regarding our use of your information for personalization and tracking, please refer to the Online Tracking and Advertising section of the [Privacy Policy](#).
- Optimize or improve our products and services.
- Enhance business performance and streamline enterprise processes.
- Help to ensure security and integrity. Detect, investigate, and prevent activities that may violate our policies or be illegal.
- Report to credit bureaus.
- Comply with our legal and regulatory obligations.
- Enforce our terms and conditions and otherwise protect our rights and operations.

Disclosure of Personal Information for a Business or Commercial Purpose

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

- Our affiliates and other related parties.
- Service providers and contractors who help manage, develop, and analyze our business and/or deliver services to us and our clients, such as:
 - Professional services organizations, such as auditors and law firms
 - Our business partners
 - Online advertising services and networks
 - Internet service providers
 - Data analytics providers
 - Operating systems and platforms
 - Social networks
 - Data brokers
- Agencies and organizations working to prevent fraud in financial services.
- Law enforcement, regulatory and other governmental agencies.

Retention period

We store personal information for as long as necessary to carry out the purposes for which we originally collected it and for other legitimate business purposes, including meeting our legal, regulatory, or other compliance obligations.

Sharing or Selling Your Personal Information

We do not sell personal information to third parties for monetary consideration without your prior consent, but we may share your personal information with third parties for cross-context behavioral advertising.

The categories of personal information that we may have shared are:

- Identifiers, including unique personal identifier, online identifier, Internet Protocol address, hashed email address, hashed telephone number, mobile advertising IDs (MAID) (e.g., Android Advertising ID (AAID), Google Advertising ID (GAID), Google Click ID (GCLID), and Apple's identifier for advertisers (IDFA)), or other identifiers

- Account information
- Protected classification information
- Internet or other electronic network activity information
- Professional or employment information
- Inferences drawn from personal information

We do not purposefully sell or share the personal information of children under the age of 16.

We reserve the right to transfer any personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation).

Use of Sensitive Personal Information

Under the CPRA, we collect the types of sensitive personal information described in the [Categories of Personal Information We Collect](#) section above. FSV only collects and uses sensitive personal information for certain limited purposes, such as providing services and products to consumers, detecting data security incidents and protecting against fraud (“Limited Purposes”). Because FSV uses this sensitive personal information for Limited Purposes, there is no need for us to provide a Limit Use and Disclosure of Sensitive Personal Information right under the CPRA.

Summary of Prior 12-month Personal Information Handling Practices

We provide in the chart below a summary of our prior 12-month personal and sensitive information handling practices. You can learn more about the information we collect at or before the point of collection above in the [Categories of Personal Information We Collect](#), [Where We Collect Your Personal Information](#), [Use of Personal Information](#), and [Disclosure of Personal Information for a Business Purpose](#) sections.

Categories of Personal Information	Sources	Business or Commercial Purpose of Processing and Disclosure and Recipients of Personal Information
Identifiers, such as a real name, alias, postal address, unique	<ul style="list-style-type: none"> • You • From other online and 	Sold for Monetary Consideration: None

<p>personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, signature or other similar identifiers</p>	<p>offline sources, such as public databases, social media platforms and other third parties</p> <ul style="list-style-type: none"> • Vendors who provide services on our behalf • Our affiliates 	<p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising. Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), such as a 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,</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations,</p>

<p>employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories</p>		<p>such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Sensitive personal information, such as Social Security number, driver's license, state identification card, or passport number; your account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; racial or ethnic origin, religious beliefs, or union membership; the contents of your mail, email, and text messages unless FSV was the intended recipient of the communication; genetic data; health data; precise geolocation data; biometric information; and sex life or sexual orientation data</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: None</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>

<p>Protected classification characteristics under California or federal law, such as age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information)</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
<p>Commercial information, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p>

<p>tendencies</p>	<ul style="list-style-type: none"> • Our affiliates 	<p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
<p>Biometric information, such as fingerprints, faceprints, voiceprints and behavioral patterns</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: None</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social</p>

		<p>networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
<p>Internet or other electronic network activity information, such as browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>

		Purpose sections
Geolocation data, such as physical location or movements	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
Audio and visual information, such as audio, electronic or similar information such as call recordings and security recordings if you visit our branches or offices	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context</p>

	<p>services on our behalf</p> <ul style="list-style-type: none"> • Our affiliates 	<p>behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
<p>Employment information, such as current or past job history</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services</p>

		<p>organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
<p>Inferences drawn from other personal information, such as inferences drawn from any of the information identified above to create a profile about you reflecting preferences, characteristics, attitudes and or similar trends</p>	<ul style="list-style-type: none"> • You • From other online and offline sources, such as public databases, social media platforms and other third parties • Vendors who provide services on our behalf • Our affiliates 	<p>Sold for Monetary Consideration: None</p> <p>Shared for Cross-Context Behavioral Advertising: We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p>Service Providers and Contractors: We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p>Purpose of Processing: We may</p>

		<p>have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections</p>
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Your Rights and Choices

This section describes your CPRA rights and explains how to exercise those rights:

Right To Know

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to request that FSV disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- The business or commercial purpose for collecting, selling, or sharing the personal information.
- The categories of third parties with whom we disclose that personal information.
- The categories of personal information that each recipient received.
- The specific pieces of personal information we collected about you.

You have the right to receive this information in a format, to the extent technically feasible, that is portable, usable, and allows you to transmit the personal information to a person without impediment, where the processing is carried out by automated means.

Right to Request Deletion

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to request that FSV delete any of your personal information that we collected from you and retained. Once we receive and confirm

your verifiable consumer request we will delete (and direct the recipients of your personal information to delete) your personal information from our records.

Right to Correct Your Personal Information

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to submit a request to correct any inaccurate personal information that we may have about you. To correct your information, please call our Client Support at 800-809-0738.

Exercising your rights

To exercise the rights described above, please submit a verifiable consumer request to us through one of the following methods:

- To request the details of the personal information that FSV has about you and to request access, to that information please email support@fsvps.com. Please include the following information in the request:
 - First Name
 - Last Name
 - Street Address
 - City
 - State
 - Postal Code
 - Email
 - Phone Number
 - Company Name
 - Website

- Call our Client Support at 800-809-0738

Once received, FSV must use reasonable methods to verify the identity of the requestor before responding. If we cannot verify the requestor, we will either deny the request or ask for additional identifying information. FSV will respond within 45 days of the request unless additional time is required.

You may only make a verifiable consumer request for access twice within a 12-month period.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal

information relates to you. We will generally verify your identity by asking you to provide personal information related to your recent interactions with us. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Requests by Authorized Agents

An Authorized Agent may exercise your Privacy Rights on your behalf provided the Authorized Agent has signed permission to do so. If we receive a request from an authorized agent, we may ask for evidence that you have provided such agent with a power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf.

Nondiscrimination

You have the right not to be discriminated against for exercising any of your privacy rights. This includes us not: (a) denying you goods or services; (b) charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; (c) providing you a different level or quality of goods or services; (d) suggesting to you that you will receive a different price or rate for goods or services or a different level or quality of goods or services; and (e) retaliating against you for exercising your privacy rights.

Contact Information

If you have any questions or comments about this Notice or our privacy practices generally, we encourage you to contact Client Support call our Client Support at 800-809-0738.