Privacy Notice for California Residents

Effective Date: January 1, 2020
Last Updated on: January 1, 2020

This Privacy Notice for California Residents supplements the information contained in our Privacy Policy (https://www.primelending.com/PrivacyPolicy.pdf?v=4) and applies solely to all visitors, users, and others who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and any terms defined in the CCPA have the same meaning when used in this Notice.

This Notice does not apply to employment-related personal information collected from California-based employees, job applicants, contractors, or similar individuals. Our privacy practices with respect to our employees and contractors are addressed through internal policies and are outside the scope of this Disclosure.

Introduction

Under the CCPA, ‘Personal Information’ is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. For example, this Disclosure does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our Privacy Policy (https://www.primelending.com/PrivacyPolicy.pdf?v=4).

Information We Collect

In the past 12 months, we have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

Categories of Personal Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples</th>
<th>Collected</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Identifiers.</td>
<td>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.</td>
<td>YES</td>
</tr>
<tr>
<td>B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).</td>
<td>A name, signature, Social Security number, 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</td>
<td>YES</td>
</tr>
</tbody>
</table>
Some personal information included in this category may overlap with other categories.

<table>
<thead>
<tr>
<th>C. Protected classification characteristics under California or federal law.</th>
<th>Age (40 years or older), race, color, ancestry, national origin, citizenship, marital status, sex (including gender), or veteran or military status.</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>D. Commercial information.</td>
<td>Records of personal property, products or services purchased, obtained, or considered.</td>
<td>YES</td>
</tr>
<tr>
<td>E. Biometric information.</td>
<td>Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.</td>
<td>NO</td>
</tr>
<tr>
<td>F. Internet or other similar network activity.</td>
<td>Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.</td>
<td>YES</td>
</tr>
<tr>
<td>G. Geolocation data.</td>
<td>Physical location or movements.</td>
<td>YES</td>
</tr>
<tr>
<td>H. Sensory data.</td>
<td>Audio, electronic, visual, thermal, olfactory, or similar information.</td>
<td>NO</td>
</tr>
<tr>
<td>I. Professional or employment-related information.</td>
<td>Current or past job history.</td>
<td>YES</td>
</tr>
<tr>
<td>J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).</td>
<td>Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.</td>
<td>NO</td>
</tr>
<tr>
<td>K. Inferences drawn from other personal information.</td>
<td>Profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</td>
<td>NO</td>
</tr>
</tbody>
</table>

**Sources of Personal Information**

We collected the Personal Information listed above from the following categories of sources:

- Directly from you or your agents. For example, from documents you or your agent provide to us related to the services for which you engage us.
• Indirectly from you or your agents. For example, through information we collect from you or your agents in the course of providing services to you.
• Directly and indirectly from activity on our website. For example, from submissions through our website portal or website usage details collected automatically.
• From third-parties that interact with us in connection with the services we perform.
• From our affiliates in order to provide services to you.
• From third-party data aggregators.

**Use of Personal Information**

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

• To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that personal information to respond to your inquiry.
• To perform services, including, without limitation, maintaining or servicing your accounts, providing our websites and ensuring their functionality, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, providing similar services, providing support, personalizing our services, and developing and improving our products and services.
• To create, maintain, customize, and secure your account with us.
• To prevent fraud, detect and investigate security incidents, protecting against malicious, deceptive, or illegal activity, and prosecute those responsible for that activity.
• To provide quality or safety assurance related to our service or products.
• To conduct audits pertaining to our compliance with various policies, standards, and laws.
• To respond to law enforcement requests and as required by applicable law, court order, governmental regulations, or our own internal policies based on or reflecting legal or regulatory guidance.
• As described to you when collecting your personal information or as otherwise set forth in the CCPA.
• To evaluate or conduct a 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 about you is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

**Sharing Personal Information**

The categories of third parties to whom we disclosed Personal Information for our business purposes described in this Disclosure are:

• Affiliates and Subsidiaries of Hilltop Holdings.
• Service providers, who provide services such as website hosting, data analytics, marketing, information technology and related infrastructure, customer service, legal, audit or accounting services.
• Governmental entities.
Sales of Personal Information

In the past twelve (12) months, we have not “sold” Personal Information, subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

Your Rights and Choices

If you are a California resident, you have the right to:

1. Request we disclose to you free of charge the following information covering the 12 months preceding your request:
   a. the categories of Personal Information about you that we collected;
   b. the categories of sources from which the Personal Information was collected;
   c. the purpose for collecting Personal Information about you;
   d. the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
   e. the specific pieces of Personal Information we collected about you if disclosure does not create a substantial, articulable, and unreasonable risk to the security of that personal information, your account with us, or the security of our systems or networks;
2. Request we delete Personal Information we collected from you, unless the CCPA recognizes an exception; and
3. Be free from unlawful discrimination for exercising your rights under the CCPA.

How to Exercise Your Rights

If you are a California resident, you may submit a request by:

1. Completing this Personal Information Request Form
2. Calling 1-800-294-1499

Response Timing and Format

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity.

If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

Depending on the circumstances, we may not be able to honor your request. For example, we will not be able to honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not be able to honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA’s access or deletion rights.
We will advise you in our response if we are not able to honor your request. We will not provide specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

**Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

**Changes to Our Privacy Notice**

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new “Last Updated” date.

**Contact Information**

If you have any questions or comments about this notice, the ways in which we collect and use your information described here, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

**Phone:** 1-800-294-1499  
**Website:** [www.primelening.com/ccpa](http://www.primelening.com/ccpa)  
**Email:** ConsumerFeedback@primelening.com  
**Postal Address:**  
PrimeLending, A PlainsCapital Company  
C/O EVP Compliance  
18111 Preston Road, Suite 900  
Dallas, TX 75252