

Silvergate Bank and Silvergate Capital Corporation (“Silvergate”) have adopted the following California Consumer Privacy Policy to explain how it collects, uses, and shares information from and about you in connection with certain of its products and services.

California Consumer Rights

Beginning on January 1, 2020, the California Consumer Privacy Act of 2018 (CCPA) grants a consumer various rights with regard to personal information relating to that consumer that is held by a business.

“Personal information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information that is collected and subject to the Gramm-Leach-Bliley Act or California Financial Information Privacy Act is exempt under the CCPA.

Individuals who are California residents have the rights outlined in this section pursuant to the CCPA. Please see the [Exercising Your Rights](#) section for instructions regarding how to exercise these rights. If you have any questions about this section, or whether any of the following applies to you, please email us at ccpa@silvergate.com.

Access

You have the right to know and request certain information about our collection and use of your personal information over the past 12 months. We will provide you with the following information, as applicable:

- The categories of personal information that we have collected about you;
- The categories of sources from which that personal information was collected;
- The business or commercial purpose for collecting or selling your personal information;
- The categories of third parties with whom we have shared your personal information; and
- The specific pieces of personal information that we have collected about you.

If we have disclosed your personal information for a business purpose over the past 12 months, we will identify the categories of personal information shared with each category of third-party recipient.

We are prevented by law from providing the following:

- Your social security number;
- Driver’s license or other government-issued identification number;
- Financial account numbers;
- Any health insurance or medical identification number (if we have it); and
- Account passwords or security questions and answers.

Deletion

You have the right to request that we delete the personal information that we have collected from you. Under the CCPA, the right is subject to certain exceptions; for example, we may need to retain your personal information to provide you with the services requested by you or complete a transaction you have requested, or to comply with our legal obligations. If your deletion request is subject to one of these exceptions, we may deny your deletion request.

Opting Out

If a business sells personal information, a consumer has a right to opt out of the sale of their personal information.

Exercising Your Rights

To exercise the rights described above, you must send us a request that: (1) provides information to allow us to verify that you are the person about whom we have collected personal information; and (2) describes your request in sufficient detail to allow us to understand, evaluate, and respond to it. We will use the information provided and may use transactional information to verify you and complete your request. You do not need an account to submit a request.

We will acknowledge your request within 10 business days. We will respond to your request within 45 days of receipt. If we are unable to respond within 45 days, we will inform you of such, provide an explanation, and respond within an additional 45 days.

You may submit a request using the following methods:

- [Submit a California Privacy Request form](#) through our website; or
- Call toll free at 800-595-5856.

You may also authorize an agent (“Authorized Agent”) to exercise your rights on your behalf. To do this, you must provide your Authorized Agent with written permission to do so, and we may request a copy of this written permission from your Authorized Agent when they make a request to exercise your rights on your behalf.

We Will Not Discriminate Against You For Exercising Your Rights Under the CCPA

We will not discriminate against you for exercising your rights under the CCPA. We will not deny you our products or services, charge you different prices or rates, or provide you a lower quality of products and services if you exercise your rights under the CCPA.

Personal Information Notice

Silvergate is committed to maintaining the privacy of your personal information. Consumer information that is collected and subject to the Gramm-Leach-Bliley Act or California Financial Information Privacy Act is exempt under the CCPA. Other temporary exemptions apply, such as information from business-purpose communications.

California job applicants, current and former employees, and contractors have the right to know before information is collected, the categories of personal information we collect and the purpose. The following describes the personal information we collect and why.

Categories of Personal Information

Categories of Personal Information We Collect	Business or Commercial Purpose for Collecting
Personal Identifiers	
Such as: <ul style="list-style-type: none"> • Name • Alias • Address • Online identifiers • Internet protocol address • Email address • Account name • Social Security number • Driver’s license number and/or passport number or similar identification 	<ul style="list-style-type: none"> • To identify you • To communicate with you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To ensure proper operation and security of our devices, networks, products, and services • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers
Customer Records Identified by State Law	
Such as: <ul style="list-style-type: none"> • 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 • Any other financial information, medical information, or health insurance information 	<ul style="list-style-type: none"> • To identify you • To communicate with you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To ensure proper operation and security of our devices, networks, products, and services • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers

Categories of Personal Information We Collect	Business or Commercial Purpose for Collecting
Protected Classification Characteristics Under State and Federal Law	
Such as: <ul style="list-style-type: none"> • Race • Ethnicity • Sex/gender • Disability • Veteran status 	<ul style="list-style-type: none"> • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations
Commercial Information	
Such as: <ul style="list-style-type: none"> • Records of personal property, products, or services purchased, obtained, or considered 	<ul style="list-style-type: none"> • To identify you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers
Internet or Other Similar Network Activity Information	
Such as: <ul style="list-style-type: none"> • Browsing history • Search history • Interaction with an internet website, application, or advertisement 	<ul style="list-style-type: none"> • To identify you • To communicate with you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To ensure proper operation and security of our devices, networks, products, and services • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers

Categories of Personal Information We Collect	Business or Commercial Purpose for Collecting
Geolocation Data	
	<ul style="list-style-type: none"> • To identify you • To communicate with you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To ensure proper operation and security of our devices, networks, products, and services • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers
Biometric Information	
<p>Such as:</p> <ul style="list-style-type: none"> • Individual’s physiological, biological, or behavioral characteristics, including an individual’s deoxyribonucleic acid (DNA), that can be used, singly or in combination with each other or with other identifying data, to establish individual identity • Imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted • Keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information 	<ul style="list-style-type: none"> • For employment considerations, to the extent permitted by law

Categories of Personal Information We Collect	Business or Commercial Purpose for Collecting
Professional or Employment-Related Information	
	<ul style="list-style-type: none"> • To identify you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To ensure proper operation and security of our devices, networks, products, and services • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers
Education Information	
	<ul style="list-style-type: none"> • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To perform services on behalf of you, us, or service providers
Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information	
	<ul style="list-style-type: none"> • To identify you • To communicate with you • To offer, provide, and service your financial products and services • For employment considerations, to the extent permitted by law • To meet our legal and regulatory obligations • To ensure proper operation and security of our devices, networks, products, and services • To process payments • To enable a transaction • To perform services on behalf of you, us, or service providers

Sharing of Personal Information

We do not disclose your personal information with third parties except as allowed by law. In the past 12 months, we have disclosed the categories of personal information, as permitted by law. We share information only with third parties to perform services on our behalf, such as maintaining and servicing your accounts, and performing audit-related tasks. We require that third parties not sell, share, or use your information for any other purpose.

We do not and will not sell your personal information. We will not sell the personal information of minors under the age of 16 without affirmative consent. We have not sold personal information in the past 12 months.

Changes to This Policy

Silvergate may update this policy. We will alert you to changes. The date of the last update, if any, will be reflected at the bottom of this policy. Use of information we collect is subject to the policy in effect at the time such information is collected.