CALIFORNIA CONSUMER PRIVACY ACT

If you are a California Consumer, as such term is used in the California Consumer Privacy Act ("CCPA"), you have certain rights to make requests relating to personal information we collect about you. This California Consumer Privacy Notice for California Residents applies solely to those who reside in the State of California ("consumers" or "you").

Find our complete nbkc Privacy Policy and other relevant disclosures at nbkc.com/disclosures

Under California law, California Consumers have the following rights with respect to their personal information:

Your Rights	
Notice	You have the right to be notified of what categories of personal information will be collected at or before the point of collection and the purposes for which they will be used and shared.
Access	You have the right to request information on the categories of personal information that we have collected in the previous twelve (12) months, including:
	the types of sources from which the personal information was collected,
	the specific pieces of personal information we have collected about you, and
	the business purposes for which such personal information is collected and shared.
	You also have the right to request information of the categories of personal information which were disclosed for business purposes, and the categories of third parties for the twelve (12) months preceding your request for your personal information. The law prohibits us from any form of discrimination as a result of your request(s) for information.
Data Portability	You have the right to receive the personal information you have previously provided to us.
Deletion	You have the right to request deletion of data. We collect and retain only the information that we need to meet legal and regulatory requirements, maintain your accounts and serve your financial needs. As a result, we may not be able to delete information due to a legal or operational need to retain it.

How to exercise your rights. If you choose to exercise the rights described above, please contact us at the information provide below:

• Call (888) 905-2165

• Visit us online: nbkc.com/ccpa-opt-out

If you exercise your rights, we will use commercially reasonable methods for verifying your identity information and prevent the release of information to unauthorized parties, prior to releasing any information. All requests for exercising your rights must specify CCPA and include your full name, email address, and phone number. We may request additional information to verify your identity.