

CCPA – Notice at Collection

Effective Date: January 1, 2020.

Last Reviewed: January 1, 2020.

We, Renasant Bank, are providing this notice as required by the California Consumer Privacy Act (CCPA). As used herein, personal information means information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device.

Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

I. Categories of personal information collected

Within the last twelve months we have collected the following categories of personal information from our consumers.

Category	Examples	Collected
A. Identifiers.	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.	YES
B. 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, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex	YES

under California or federal law.	(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).	
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	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.	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Personal physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
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)).	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.	YES
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

II. The Business or Commercial Purpose For Use of Categories of Information

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.

Below are the business or commercial purposes for which we may use your information. Each use cross-references the category of information detailed above.

Business or Commercial Purpose for Use of Information	Categories of Information to which the Use Applies
<p>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. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery. We may also save your information to facilitate new product orders or process returns.</p>	<p>A, B, C, D, F, I, J</p>
<p>To provide, support, personalize, and develop our Website, products, and services.</p>	<p>A, B, C, D, F, I, J</p>
<p>To create, maintain, customize, and secure your account with us.</p>	<p>A, B, C, D, F, I, J</p>
<p>To process your requests, purchases, transactions, and payments and prevent transactional fraud.</p>	<p>A, B, C, D, F, I, J</p>
<p>To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.</p>	<p>A, B, C, D, F, I, J</p>
<p>To personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent, where required by law).</p>	<p>A, B, C, D, F, I, J</p>

To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.	A, B, C, D, F, I, J
For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.	A, B, C, D, F, I, J
To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.	A, B, C, D, F, I, J
As described to you when collecting your personal information or as otherwise set forth in the CCPA.	A, B, C, D, F, I, J
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 our consumers is among the assets transferred.	A, B, C, D, F, I, J

III. Do Not Sell My Information Link

We do not sell your personal information as defined in the CCPA.

IV. CCPA Privacy Notice

Our Renasant Bank Privacy Notice for California Residents and our general privacy notice are located at the following links, respectively:

<https://www.renasantbank.com/resources/privacy-policy>

www.renasantbank.com/CCPA-Privacy-Policy-for-California-Residents