

# CCPA Frequently Asked Questions

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## General information

<p><b>What is CCPA?</b></p>	<p>California Consumer Privacy Act of 2018, as amended (collectively “CCPA”), provides requirements for how businesses collect, process, disclose, share or sell Personal Information for California residents and provides certain rights to eligible California residents.</p>
<p><b>What are my rights under CCPA?</b></p>	<p>CCPA provides specific rights for eligible California residents regarding their Personal Information. These rights include:</p> <ul style="list-style-type: none"> <li>• Right to notice: California residents have the right to be informed about collection, disclosure and sale of their Personal Information, including the: <ul style="list-style-type: none"> <li>– categories of Personal Information collected</li> <li>– purpose(s) for which these categories of Personal Information are collected and used</li> <li>– the length of time these categories of Personal Information will be retained</li> <li>– whether, in addition to Bank of America, any third parties control the collection of Personal Information</li> <li>– categories of Personal Information disclosed, sold or shared</li> <li>– categories of sources of Personal Information and categories of third parties to whom that information is disclosed, sold or shared</li> <li>– purpose(s) for disclosing, selling or sharing Personal Information</li> <li>– whether a business has actual knowledge that it sells or shares Personal Information of minors under 16 years of age</li> <li>– whether Sensitive Personal Information is used for any purposes other than certain specified purposes contemplated by the CCPA</li> <li>– description of the individual’s rights</li> </ul> </li> <li>• Right to access: the right to request the specific pieces of Personal Information Bank of America has collected about them; the categories of Personal Information we collected; the sources used to collect the Personal Information; the business or commercial purposes for collecting that information; and the categories of third parties to whom we disclose their Personal Information.</li> <li>• Right to data portability: the right to obtain copies of their Personal Information in a readily usable format that will allow them to transmit the information from one entity to another.</li> <li>• Right to delete: the right to request that Bank of America delete the Personal Information that we collected.</li> <li>• Right to correct: the right to request that Bank of America correct the Personal Information that we collected.</li> <li>• Right to equal service and price: the right not to be discriminated against for exercising any of these rights.</li> <li>• Right to opt out of sale or sharing: the right to request that Bank of America not sell or share Personal Information with a third party.</li> <li>• Bank of America does not sell your Personal Information. We may share Personal Information collected from our webpages with non-affiliated, third-party websites and</li> </ul>

	<p>advertisers to provide a personalized marketing experience, commonly known as cross-context behavioral advertising. For purposes of this document:</p> <ul style="list-style-type: none"> <li>• “sell” means the disclosure of Personal Information or Sensitive Personal Information to a third party for monetary or other valuable consideration; and</li> <li>• “share” means the disclosure of Personal Information or Sensitive Personal Information to a third party for cross-context behavioral advertising.</li> </ul> <p>Please review the <a href="#">California Consumer Privacy Act (CCPA) Privacy Notice</a> for additional details.</p>
<p><b>Am I covered by CCPA?</b></p>	<p>You’re covered by CCPA if you are a California resident and are not excluded based on your relationship with us.</p> <p>Current and Former Consumer customers and clients with financial products such as credit cards, checking, deposit and investment accounts are excluded. Personal Information collected, processed, or disclosed in connection with products used for personal and household purposes, are covered by our <a href="#">U.S. Consumer Privacy Notice</a> as required by the Gramm-Leach-Bliley Act (GLBA).</p>

**Exercising your rights**

<p><b>How do I submit a CCPA request?</b></p>	<p>You may submit a request using any of the following three (3) methods:</p> <ol style="list-style-type: none"> <li>1. Completing an online <a href="#">Personal Information Request Form</a></li> <li>2. Calling 888.341.5000</li> <li>3. Emailing us at <a href="mailto:IndividualRightsRequests@bofa.com">IndividualRightsRequests@bofa.com</a>.</li> </ol>
<p><b>How do I opt out of sharing my personal information?</b></p>	<p>Bank of America customers can request to opt-out from the sale or sharing of their Personal Information for cross-context behavioral advertising purposes. We offer three (3) methods for opting out:</p> <ol style="list-style-type: none"> <li>1. Click “Your Privacy Choices” link at the bottom of our web and mobile pages. On the pop-up window, select the “Sharing and Selling of Personal Data” tab located in the left column. Here you will be able to choose your preferences. Note: you can make changes to your preferences at any time; any adjustment will override the previous settings.</li> <li>2. Using your web browser. Bank of America recognizes users opt-out preference signals, honoring these preference signals as valid requests.</li> <li>3. 888.341.5000</li> </ol> <p>All opt-out requests are processed within 15 calendar days from time of receipt.</p>
<p><b>Can I submit a CCPA request if I’m not a customer?</b></p>	<p>Yes, you are not required to be a customer to make a request.</p>
<p><b>What if I submit a request and am not a California resident or am not covered by the CCPA?</b></p>	<p>We respond to all requests. Our responses are tailored based on your relationship with us and whether you are covered by the CCPA.</p>

<p><b>What information is needed from me to submit a CCPA request?</b></p>	<p>You will need to provide your name, address and email if you want us to respond to you by email. We may ask for additional information to verify your identity.</p>
<p><b>What happens after I submit a CCPA request to access, change or delete my personal information?</b></p>	<p>At the time of online submission, we will provide you a reference number as confirmation that your request was received. For all submissions, we will respond to your request within 10 business days and complete your request within 45 days. If your request requires more time to complete, we will contact you with an explanation and next steps.</p>
<p><b>Can I submit a request on behalf of someone else?</b></p>	<p>Yes, you can submit a request on behalf of another person if you are an authorized agent or guardian or have a Power of Attorney. We will reach out to you and to the person for whom you are making a request with additional instructions within 10 business days.</p>
<p><b>I've misplaced my CCPA reference number. Where do I go to find it?</b></p>	<p>Your reference number will be included with your CCPA response. You can email <a href="mailto:IndividualRightsRequests@bofa.com">IndividualRightsRequests@bofa.com</a>.</p>
<p><b>What Personal Information of mine will you keep as a result of my CCPA request?</b></p>	<p>We will retain your name, address, email (if provided) and our response as evidence that we received your request and acted on it.</p>
<p><b>How do you authenticate my request?</b></p>	<p>Based on the information you provide in your request, we will attempt to identify you in our systems and/or by using a third-party identification process. If we are unable to identify you based on the information you provided, we will respond back accordingly.</p> <p>In some instances, we may need additional information from you to complete our authentication process. In those cases, we will provide you with the steps to complete the authentication process.</p>

**Receiving your CCPA response**

<p><b>How do I receive my CCPA response?</b></p>	<p>You will receive your CCPA response either electronically or by U.S. mail, whichever method of delivery you chose when you submitted your request.</p> <p>There may be instances when the information we send requires using a secure email message from us. Secure email requires you to create a user ID and password. The login information is only stored for 90 days and only to allow access to your secure email messages where you can attach documents and send information.</p>
<p><b>What can I expect to see in my CCPA response?</b></p>	<p>If you are covered by the CCPA, you can expect to receive the categories of Personal Information we have collected, sources of the information and how that information was disclosed.</p> <p>Note: Personal Information requests will result in all applicable data on record being provided, regardless of date. Responses will not include information that would present a security risk. For example, we will not provide Social Security numbers or account numbers. We also will not disclose any information that would adversely affect the privacy rights of others.</p> <p>If you are <u>not</u> covered by the CCPA, we will respond and direct you to other applicable Privacy Notices.</p>

<p><b>I do not understand or get the expected response to my CCPA request. How can I ask questions?</b></p>	<p>You can send a follow-up request via email to <a href="mailto:IndividualRightsRequests@bofa.com">IndividualRightsRequests@bofa.com</a>. In the follow-up request, you should include the reasons why you believe the response was incomplete or ask your follow up question(s). You can also review these FAQs for information regarding how we respond to requests.</p>
<p><b>Why was my CCPA request denied?</b></p>	<p>Our response to your request should tell you why your request was denied. Examples of why we denied your request include but are not limited to:</p> <ul style="list-style-type: none"> <li>• You are not covered by the CCPA</li> <li>• We may not be able to verify your identity</li> <li>• The Personal Information requested is not subject to the CCPA's access or deletion rights</li> </ul>
<p><b>I submitted a request to access my information, and now I'd like to request to delete my information. How do I do that?</b></p>	<p>You can submit another request and ask that your information be deleted.</p>
<p><b>My CCPA response stated that you were unable to verify my identity. What does that mean?</b></p>	<p>We may not have been able to verify your identity if the information you provided for verification did not match what we have on file, or we were unable to identify you based on a third-party identification process.</p>

**Protecting your data**

<p><b>How does Bank of America keep my information safe?</b></p>	<p>Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful or unauthorized destruction, loss, alteration, disclosure or access, whether it is processed by us or elsewhere. Please note that information you send to us electronically may not be secure when it's transmitted to us. We recommend that you only use secure channels to communicate sensitive or confidential information (such as your Social Security number) to us.</p>
<p><b>What does Bank of America do with my personal info?</b></p>	<p>Your privacy is important to us, and we take our responsibility to protect the privacy and confidentiality of your Personal Information seriously. Our online privacy policies explain how we collect, disclose, use and protect information when you go to or use our online services. Other privacy policies could apply depending on how you interact with us, the financial products or services you have with us, or the jurisdiction in which we are doing business with you. To learn more about our privacy practices, please go to <a href="https://bankofamerica.com/privacy">bankofamerica.com/privacy</a>.</p>