

# CCPA Frequently Asked Questions

## General Information

<p><b>What is CCPA?</b></p>	<p>Effective January 1, 2020, the California Consumer Privacy Act of 2018 (CCPA) provides requirements for how businesses collect, process, disclose or sell personal information for California residents and provides certain rights to eligible California residents.</p>
<p><b>What are the 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>• <b>Right to notice:</b> Consumers have the right to be informed about collection, disclosure, and sale of their personal info, including the: <ul style="list-style-type: none"> <li>– personal info collected</li> <li>– categories of personal info disclosed or sold</li> <li>– categories of sources of personal info and categories of third parties to whom that info is sold or disclosed</li> <li>– purpose of collecting or selling personal info</li> <li>– description of the consumer’s rights</li> </ul> </li> <li>• <b>Right to know/access:</b> the right to request the specific pieces of personal information Bank of America has collected about them; the categories of personal info we collected; the sources used to collect the personal info; the business or commercial purposes for collecting that info; and the categories of third parties with whom we share their personal info</li> <li>• <b>Right to data portability:</b> 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>• <b>Right to delete:</b> the right to request that Bank of America delete the personal info that we collected</li> <li>• <b>Right to Equal Service and Price:</b> the right not to be discriminated against for exercising any of these rights</li> </ul> <p>Please review the <a href="#">California Consumer Privacy Act (CCPA) Disclosure</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. Exclusions include:</p> <ul style="list-style-type: none"> <li>• <b>Current and Former Consumer Customers and Clients</b> — Personal information collected, processed, or disclosed in connection with financial products used for personal and household purposes, for both current and former customers, are covered by our <a href="#">U.S. Consumer Privacy Notice</a> as required by the Gramm-Leach-Bliley Act (GLBA)</li> <li>• <b>Current and Former Business Customers and Clients</b> — Personal Information collected, processed, or disclosed in connection with business products are not covered by CCPA</li> <li>• <b>Current and Former Applicants, Employees or Contractors</b> — Personal information collected, processed or disclosed in connection with applications, employment or contracting are not covered by CCPA. Please refer to <a href="#">Employment, Contractor or Recruitment U.S. Data Protection Notice</a> for additional information</li> </ul>

## Exercising Your Rights

<p><b>How do I submit a CCPA request?</b></p>	<p>Go to the <a href="#">CCPA Disclosure</a>. Under <b>‘Ways to exercise your rights under the California Consumer Privacy Act’</b> select the <i>‘entering a personal information request’</i> link to send in a CCPA request online, or call us at 888.341.5000 toll free Monday through Friday from 9 AM–9 PM ET and Saturday from 9 AM to 5:30 PM ET</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. If you are a customer/client, you can access, update or change your personal information, report fraudulent activity, or inquire about other services through your online account, by visiting a Financial Center or calling us at 800.432.1000. You may also update your privacy choices to limit direct marketing and the sharing of your personal information by calling 888.341.5000 or by visiting <a href="http://bankofamerica.com/privacy">bankofamerica.com/privacy</a>.</p>
<p><b>What information is needed from me to submit a CCPA request?</b></p>	<p>You’ll 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 in a CCPA request?</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 days and/or no later than 45 days. Should your request require 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, 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 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:serviceinquiries4@bofa.com">serviceinquiries4@bofa.com</a> or write to us at <b>Service Inquiries – TX-041-02-18, 16001 N. Dallas Pkwy- Building 1, Addison, TX 75001</b>.</p>
<p><b>What personal information of mine will you keep as a result of my CCPA request?</b></p>	<p>We’ll retain your name, address, e-mail 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'll 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 shared in the past 12 months. For additional pieces of personal information, respond to the initial CCPA response.</p> <p><b>Note:</b> Our response 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 share any information that would adversely affect the privacy rights of others.</p> <p>If you are not covered by the CCPA, we will respond and direct you to other applicable Privacy Notices.</p>
<p><b>I didn't get what I expected in my CCPA response. Can I make another request?</b></p>	<p>You can send a follow-up request via email at <a href="mailto:serviceinquiries4@bofa.com">serviceinquiries4@bofa.com</a> or write to us at <b>Service Inquiries-TX-041-02-18, 16001 N. Dallas Pkwy - Building 1, Addison, TX 75001.</b></p>
<p><b>I don't understand the response to my CCPA request. How can I ask questions?</b></p>	<p>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 know/access or deletion rights</li> </ul>
<p><b>I submitted a request to know/access my info, and now I'd like to request to delete my info. 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 didn't match what we have on file, or we were unable to identify you based on a third-party identification process.</p>

## Protecting Your Data

<b>How does Bank of America keep my information safe?</b>	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 info (such as your Social Security number) to us.
<b>What does Bank of America do with my personal info?</b>	Your privacy is important to us, and we take our responsibility to protect the privacy and confidentiality of your information, including personal information, very seriously. Our online privacy policies explain how we collect, share, 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> .