



## NOTICE TO CALIFORNIA RESIDENTS REGARDING THE CALIFORNIA CONSUMER PRIVACY ACT (CCPA)

### 1. Data protection under the CCPA

The California Consumer Privacy Act (CCPA) allows certain California residents (called consumers) rights related to their personal information. Under the CCPA, “personal information” is any information that relates to an identified or identifiable natural person (rather than to a legal entity, such as a company). In compliance with the CCPA, this Deseret Trust Company California Privacy Notice supplements the [Deseret Trust Company General Privacy Notice](#) and provides you with information about the personal information Deseret Trust Company (“DTC”) collects, the categories of sources for that information, the business or commercial purposes for collecting the information, and the categories of third parties with which the information may be shared. Eligible California consumers have the right to submit a request to know what information has been collected about them and for deletion of information under certain circumstances.

**This privacy notice applies to California consumers who are not clients, prospects, or employees of DTC.** If you are a California consumer who is a current or former client of DTC, your personal information is already protected under US Federal privacy law (the Gramm Leach Bliley Act or “GLBA”), and this notice is NOT applicable to you. For a copy of the relevant Deseret Trust Company Client Privacy Notice that applies to you, [please click here](#).

This privacy notice was updated in November 2020. It is a notice explaining what DTC does, rather than a document that binds DTC or any other party contractually. We reserve the right to amend it from time to time.

### 2. What types of personal information do we collect?

For California consumers who are not current or former clients or employees of DTC (“DTC,” “we,” “our,” or “us”), we may collect and process publicly available personal information about you including but not limited to:

- your name, phone number, physical and electronic and/or email address;
- publicly available professional information about you, such as your job title and work experience;
- information about your publicly known interests, educational background and memberships;
- any records of phone calls between you and DTC;

- when you access our website, data transmitted by your browser and automatically recorded by our server, including date and time of the access, name of the accessed file as well as the transmitted data volume and the performance of the access, your web browser, browser language and requesting domain, and IP address.

In some cases, we collect this information from different sources, including, but not limited to: service providers; public websites such as social media sites; public registers and public administration or other third-party sources; data brokers, such as wealth screening services and financial client prospect services; DTC affiliates; and public events.

### **3. Purposes of processing personal information**

We always process your personal information for a specific purpose and only process the personal information relevant to achieve that purpose. We do not sell and have not sold your personal information within the preceding 12 months.

In particular, we may process your personal information for the following purposes:

- a) evaluating whether and how DTC may offer products, services and events that may be of interest to you;
- b) communicating with you in relation to the products, services and events that may be of interest to you;
- c) helping us to learn more about you as a prospective customer; and
- d) meeting our on-going regulatory and compliance obligations (e.g. laws of the financial sector, anti-money- laundering and tax laws).

### **4. Who has access to personal information and with whom are they shared?**

#### **4.1. Your information may be shared with DTC Affiliates**

Deseret Trust Company is affiliated with the Church of Jesus Christ of Latter-day Saints (the "Church"). We may share personal information with the Church and other entities affiliated with the Church in order to establish a business relationship with you, to offer services and products to you, or to market our products and services to you.

#### **4.2. Service providers**

In some instances, we may share personal information with our suppliers, affiliates, and other business partners who provide services to us, such as IT and hosting providers, event and marketing providers, communication services and printing providers, and others. When we do so, we take steps to ensure they meet our data security standards, so that your personal information remains secure.

#### **4.3. Public or regulatory authorities**

We may disclose personal information to public authorities, regulators or governmental bodies, including when required by law or regulation, under a code of practice or conduct, or when these authorities or bodies require us to do so.

#### **4.4. Others**

- We will disclose personal information where required to exercise or protect legal rights, including ours and those of our employees or other stakeholders, or in response to requests from individuals or their representatives who seek to protect their legal rights or such rights of others.
- Data that has been anonymized may be shared with third parties for analytical purposes.

#### **5. How long do we store your data?**

We will only retain personal information for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements. Anonymized data may be stored indefinitely.

#### **6. Your rights under the CCPA**

Eligible California residents have a right to ask DTC what personal information we have about you and to ask us to delete your personal information. These rights are not absolute under the CCPA, but we will consider your request and respond to you within the time frame required by law.

If you would like to submit a request regarding your personal information or if you have any questions regarding this privacy notice, please call us toll-free at 1-800-746-8250.