

Applicant Notice About Your Personal Information

1. Overview

This Notice explains your rights under the California Consumer Privacy Act of 2018 ("CCPA") (Cal. Civ. Code § 1798.100 *et seq.*) and helps you understand how New American Funding ("NAF") collects, stores, uses, shares, and secures your personal information in compliance with the CCPA. In this Notice, the terms "NAF," "company," "us," "we," and "our" refer to NAF and its affiliates and subsidiaries.

2. Who This Notice Applies To

The CCPA provides rights to job applicants at NAF. Additionally, the CCPA protects the personal information you provide NAF on other individuals, like an emergency contact's personal information.

3. What We Collect and Why

As further described in the table below, the company collects information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with our applicants ("Personal Information"). Personal Information *does not* include publicly available information from government records, deidentified information, or aggregated information.

The following chart details the purposes for which we collected Personal Information in the last twelve (12) months, and the categories of information we collected for each purpose. We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without first providing you notice.

Personal Information NAF Collected

Recruiting and Hiring

- Identifiers
- Characteristics of protected classifications under California or federal law
- Professional or employment-related information
- Education Information
- Health Insurance Information
 Inferences drawn from any of the personal information above that is used to create a
 profile about the applicant reflecting the applicant's preferences, characteristics,
 psychological trends, predispositions, behaviors, attitudes, intelligence, abilities, and
 aptitude

Government Reporting

• Characteristics of protected classifications under California or federal law



4. Where We Get Your Personal Information From

We collect your Personal Information from the following sources:

- <u>You:</u> Primarily, we collect Personal Information directly from you in the application process.
- <u>Third parties:</u> When we collect your Personal Information from third parties, such as job seeking websites, it is because you have provided consent either to us or to the third party. To the extent you use third-party websites, the sites may be governed by separate terms of use and privacy policies, which are not under our control and are not subject to this Notice. Please contact the third parties for questions regarding their privacy practices, as well as to exercise your rights.

5. When We Share Your Personal Information

NAF does not and will not sell your Personal Information to third parties. NAF may disclose your Personal Information to businesses and service providers in connection with processing your application. For example, NAF may input your Personal Information into a third party software that helps us manage applicant data and track your application. Additionally, NAF may share information with third party recruiting agencies that assist us in filling open positions.

6. What Rights You Have to Request Your Personal Information

Effective January 1, 2021, you will have the right to request additional information about what NAF has collected about you, request a copy of your Personal Information, and request to delete certain Personal Information. NAF will inform its applicants of its policies and procedures related to such rights as soon as they become available.

7. How We Retain Your Personal Information

To the extent permitted by applicable law, NAF will retain your Personal Information in accordance with our retention schedule, and only for as long as the company believes it is necessary to fulfill the purposes for which it was collected, including for the purpose of meeting any legal, accounting, or other reporting requirements or obligations, and other legitimate and essential business purposes.

8. How You Are Protected Against Discrimination and Retaliation

NAF will not unlawfully discriminate against you for exercising any of your rights under the CCPA. This commitment applies to all persons involved in NAF operations and prohibits unlawful discrimination by any employee of NAF. Anyone found to be engaging in unlawful discrimination will be subject to disciplinary action, up to and including termination of employment. If you have



questions or concerns about any type of discrimination or retaliation, please contact Human Resources.

9. Disclaimer

Nothing in this Notice restricts NAF's ability to otherwise:

- · Comply with federal, state, or local laws;
- Comply with a civil, criminal, or regulatory inquiry, investigation, subpoena, or summons by federal, state, or local authorities;
- Cooperate with law enforcement agencies concerning conduct or activity that the business, service provider, or third party reasonably and in good faith believes may violate federal, state, or local law; or
- Exercise or defend legal claims.

10. Changes to this Notice

This Notice is reviewed and updated annually to ensure it accurately captures our practices and procedures. The effective date of each version of this Notice is identified below.

11. Resolving Concerns and How to Contact Us

If you have questions or concerns regarding this Notice or the handling of your Personal Information, please contact HumanResources@nafinc.com or call (949) 791-3635.

Effective January 1, 2020