

CALIFORNIA CONSUMER PRIVACY ACT

NOTICE AT COLLECTION

The California Consumer Privacy Act (CCPA) requires First Foundation Inc. (First Foundation Advisors, First Foundation Bank, and its family of companies) to notify you of the personal information we collect for consumers who reside in California. For additional information about how we collect, use, and share your personal information please see our [CCPA Privacy Policy](#).

We want you to understand what information we collect and how we use it.

CATEGORY	EXAMPLES	PURPOSE
Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	Opening an account or applying for a loan, to maintain your account(s), employment purposes, and respond to your requests. Your information may also be disclosed to the service providers we utilize to operate our financial products. Your information may also be disclosed to law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Personal Information described in the California Customer Records statute (1798.80(e))	A real 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.	Opening an account or applying for a loan, to maintain your account(s), employment purposes, and respond to your requests. Your information may also be disclosed to the service providers we utilize to operate our financial products. Your information may also be disclosed to law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Protected classification characteristics under California or Federal Law	Age, race, citizenship, marital status, sex, veteran, or military status.	To service your account, respond to your requests, and others, as required and permitted by law. Employment processing, security purposes, operational processing, internal research & development purposes. Your information may also be disclosed to governmental regulatory agencies to process required regulatory reporting. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.

CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AT COLLECTION

Commercial information	Records of personal property, products or services purchased, obtained, or considered.	Opening an account or applying for a loan, to maintain your account(s) and respond to your requests. Operational processing, internal research & development purposes. Your information may also be disclosed to the service providers we utilize to operate our financial products. Your information may also be shared with law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Biometric Information	Fingerprints, voiceprint security cameras.	To verify identification, detect security incidents, identification purposes in order to service your bank accounts, and limit losses due to fraud. Your information may also be disclosed to the service providers we utilize to process background investigations for employment purposes. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Internet or other similar network activity	Search history, browsing history, information on a consumer's activity with our website and our online services such as the online banking platform. Mobile device settings and identifiers.	To assist in identifying potential products and or services that may be of interest that we offer. Data may also be used to conduct audits or to comply with regulatory requirements, investigate malware and/or hacking attempts, diagnostics, and performance. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Geolocation Data	Information or data the is derived from a device and used to locate a consumer in a geographic area.	Operational needs, fraud detection, detecting security incidents, fulfilling orders and transactions, and processing payments, among others. Your information may also be disclosed with law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.

CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AT COLLECTION

Audio, electronic, visual, thermal, olfactory, or similar information	Images, audio recordings, video footage, and other sensory data.	For security and fraud prevention, and service improvement. To process requests made by you. Your information may also be disclosed with law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Professional or employment-related information	Work history, prior employer, information from background investigations, resumes, and personnel files.	To provide benefits to employees, manage pay and compensation activities, process employment applications. Your information may also be disclosed to third-party service providers to obtain support for various employment activities. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Education information	Details of your education and qualifications.	Process employment applications and determine qualifications. Your information may also be disclosed with law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Inferences	Any data, assumptions, or conclusions derived from personal information used to create a profile of the consumer.	May be used for providing products or services, improving products and services, and creating new products and services, among other uses such as surveys to obtain the consumers' views on our products and services. Your information may also be disclosed with law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
Sensitive Personal Information	A Social Security number, driver's license, passport number, a consumer's account log-in, debit	Applying for employment and employment related activities. Your information may also be disclosed to the service providers

CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AT COLLECTION

	card number in combination with a security access code, password, a precise geolocation, racial or ethnic origin, biometric information, among others.	we utilize to operate our financial products. Your information may also be disclosed to law enforcement (when required) as well as for use by our external auditors and governmental regulatory examiners. First Foundation Inc. does not share or sell personal information to third parties for monetary consideration.
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Retention Period:

Personal information is maintained securely until such time we no longer have a need for it to carry out the purpose for which it was originally collected and for other lawful business purposes, to include meeting our legal and regulatory compliance requirements.

Last updated: 8/26/2025