



PRIVACY NOTICE AND NOTICE AT COLLECTION FOR CALIFORNIA RESIDENTS

Last updated: 7/30/2026

OVERVIEW

Ameris Bank and all of its divisions, including, but not limited to, Ameris Bank Equipment Finance and U.S. Premium Finance (collectively, “Ameris,” or “we,” “us,” or “our”) provide this Privacy Notice and Notice at Collection for California Residents for individuals subject to the California Consumer Privacy Act (“**CCPA Notice**”) to describe their rights regarding their personal information. This CCPA Notice should be read together with our [Online Privacy Notice](#)

This CCPA Notice explains how we collect, use, and disclose California residents’ personal information when they use a computer, tablet, smartphone, or other mobile device (a “**Device**”) to interact and communicate with us through <https://www.amerisbank.com/>, our division websites, our mobile banking and financial services apps, and our event registration sites and social sites (collectively, “**Digital Channels**”).

Please note that the CCPA does not apply to information subject to the Gramm-Leach-Bliley Act (“**GLBA**”). Consequently, this CCPA Notice does not apply to information of anyone who applies for or obtains any of our personal or consumer banking financial products (i.e., for personal, family, or household purposes). For more information about how we collect, disclose, and use information relating to these applicants and customers, please refer to our GLBA consumer privacy notice: [Ameris Bank Privacy Notice](#)

CATEGORIES OF PERSONAL INFORMATION THAT WE COLLECT

A. Definitions

- “**Personal information**”: Information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to an individual or individual household, that we collect from individuals who use the Digital Channels.
- “**Sensitive personal information**”: Information such as social security number, driver’s license number, state identification card, passport number, account log-in and password, financial account and password, debit or credit card number and access code, precise geolocation information, race, ethnic origin, religious or philosophical beliefs, union membership, the content of one’s mail, email or texts other than those communications with us, genetic data, biometric information, health information, or information that concerns one’s sex life or sexual orientation.



- **“Sell,” “sale,” or “sold”:** Selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by other means, personal information to a third party for money or other valuable consideration.
- **“Share,” “shared,” or “sharing”:** Sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or other means, personal information to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration.

B. Notice at Collection

The categories of personal information we collect include the following:

Category of personal information	Examples (non-exclusive)
Information from a Device, subject to individual browser/operating system settings	• Unique device identifiers (for example, Media Access Control (MAC) and Internet Protocol (IP) addresses) • Browser type, version, language, and display/screen settings • Geolocation data, such as city or zip code • How you use or interact with Digital Channels (for example, which pages you visit and activity on pages visited, links you click, or keystrokes, mouse clicks, navigation patterns, swipes and gestures) • Communications data, such as communication preferences and details or the content of communications with us (e.g., text messages, chat messages) • Responses to our advertisements on third-party websites • Search engine referrals • Social media preferences



User content	• Information such as communications with us and any other content one provides, such as social media profiles, videos, survey responses, comments reviews, testimonials, and other content that is unrelated to any of our financial services that we offer someone.
Audio and visual information	• Information such as photographs, images, videos, and voice recordings (such as when we record customer service calls for quality assurance.
Job Applicant Data	• Information such as employment and education history, and as applicable references in connection with a job application for open positions.
Inferences	• Information such as inferences drawn from or created based on the information identified above.

HOW WE USE PERSONAL INFORMATION

The specific personal information that we collect, and how we use and disclose it, will vary based on our relationship and the nature of interaction with a California resident.

We use personal information collected for a variety of purposes, including:

- **Functionality, Support and Security**: Some of the online tracking technologies like the cookies we use are to recognize a Device, facilitate navigation, display information more effectively, personalize one's experience, maintain the security of our Digital Channels, manage one's account, prevent crashes, fix bugs, save one's preferences, or assist with basic Digital Channel functions or other performance functions.
- **Service Personalization**: To personalize one's experience in interacting with us in Digital Channels.
- **Session Replay**: We use cookies and web beacons on our Digital Channels to learn how users are navigating and using Digital Channels through the recreation of user sessions to understand points of interest, user navigation, and other insights so that we can better understand user engagement throughout our Digital Channels.
- **Advertising and Marketing Measurements**: Pixel tags may be used to market our services and other products we think are relevant to a particular individual, measure the success of our marketing campaigns and compile statistics about Digital Channel usage and response rates. Furthermore, we may incorporate



pixels from separate entities that allow us to deliver advertising both on and off the Digital Channels.

- **Behavioral Targeting**: We also use web beacons in combination with cookies to track activity by a particular browser on a particular device, including to assess the number of users that visit our Digital Channels. These pixels are provided by a third party and certain information may be shared back with such provider. In addition, we may use technologies included in applications (that are not browser-based like cookies and cannot be controlled by browser settings), such as SDKs, to track our communications, bring someone advertising, and provide someone with additional functionality, such as the ability to connect an account on our Digital Channels with other third-party services.
- **Analytics**: To analyze the amount and nature of one's use of Digital Channels.
- **Security and Fraud Prevention**: To detect, investigate, prevent, or take action regarding possible malicious, deceptive, fraudulent, or illegal activity, including identity theft and other fraudulent transactions. We also use personal information to enforce our terms and procedures, and to protect against security risks and prevent harm to us and to other users of our Digital Channels and services.
- **Legal Obligations and Protections**: To comply with and enforce requirements of applicable laws and regulatory obligations, to establish and exercise our rights, to enforce our policies and contract requirements, and to defend against legal claims.
- **Service Personalization**: To personalize user experience in interacting with us in Digital Channels.
- **Device Feature Enablement**: To enable one's use of features or services in Digital Channels that require that individual to grant us access to personal information on the individual's Device, such as contacts or geolocation.
- **Receive Job Applications**: To conduct initial reviews of applications for posted job openings.
- **Business Functions**: To support our core business functions, including to maintain records related to business management, loss prevention, and identifying and repairing errors or problems in the Digital Channels.

HOW WE COLLECT PERSONAL INFORMATION

We collect personal information in three ways: (1) directly from an individual when using the Digital Channels, related services, and communicating with us; (2) automatically using online technologies when someone engages with the Digital Channels, related services, and communications; and (3) from service providers and contractors.

- **Directly**: We collect personal information directly from someone who uses our Digital Channels, including when that individual creates an account for a Digital Channel, updates a user profile, accesses our content, takes a survey or a poll or



enters a contest, uses the Digital Channels and related online financial products and services, engages in communications with us, or signs up to receive emails, text messages, apply for employment, or certain other communications from us.

- **Automatically Using Online Technologies**: In visiting the Digital Channels, opening or clicking on emails we send or related communications, or interact with our advertisements, we or other third parties may automatically collect certain information about someone using online tracking technologies such as cookies, pixels, web beacons, software developer kits (SDKs), and related technologies.
- **From Our Service Providers and Contractors**: We collect personal information from service providers and contractors such as vendors, data analytics providers, marketing or advertising providers, fraud prevention service providers, employment application portal providers, and other vendors that provide us services.

OUR DISCLOSURES OF PERSONAL INFORMATION TO SERVICE PROVIDERS, CONTRACTORS, AND OTHER ENTITIES

We may disclose personal information to service providers, contractors, and other entities, under the following circumstances:

- **With Consent**: We may disclose or share personal information with the consent of the individual whose personal information is involved, which may be obtained in writing; online, through “click-through” agreements; in accepting the terms of use on our Digital Channels; orally, either in person or on the phone; or by other means.
- **To Companies Providing Services on Our Behalf**: We may disclose or share personal information with contractors, service providers, and other third parties we use to support our business and to provide us with certain business functions, who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them. These entities include internet service providers, data analytics providers, operating systems and platforms, and other service providers who provide us a service (e.g., customer service, auditing, marketing, analytic providers, social media providers, advertising providers (including behavioral advertising), and other service providers that may provide general technology security and support services such as debugging to identify and repair errors that impair existing intended functionality on our Digital Channels, or protecting against malicious, deceptive, fraudulent, or illegal activity).
- **In a Business Transfer**: We may disclose or share personal information as part of a corporate business transaction, such as a merger or acquisition, corporate reorganization, financing, or sale of company assets, or in the unlikely event of



insolvency, bankruptcy, or receivership, in which such information could be transferred to third parties as a business asset in the transaction.

- **For Legal Process and Protection:** We may disclose or share personal information to satisfy any law, regulation, legal process, or governmental request, or where we have a good faith belief that access, use, preservation, or disclosure of such information is reasonably necessary to: (1) enforce or apply account, online banking, or other agreements with a California resident, such as for billing and collection purposes; (2) protect the rights, property, or safety of Ameris, our customers, or others and to take actions to prevent fraud; (3) comply with any court order, law, or legal process, including to respond to any government or regulatory request; or (4) protect our Digital Channels.
- **As We Expressly Disclose:** For any other purpose disclosed by us when we are provided the personal information.

HOW LONG WE RETAIN PERSONAL INFORMATION

We keep personal information for as long as is necessary to accomplish the purpose for which it was collected, for our business needs, and to meet our legal and regulatory obligations. If we dispose of personal information, we will do so in a way that is secure and appropriate to the nature of the information subject to disposal. If you are a job applicant, we may retain your online application information for future job openings consideration.

C. Notice of Sale or Sharing of Personal Information

We do not sell personal information. As noted below, some of our practices may be deemed to be sharing of California residents' personal information.

D. Notice of Use of Sensitive Personal Information

We may collect sensitive personal information from business and commercial customers and other individuals with whom we conduct business, to fulfill the business purposes of such relationships, and for other purposes as permitted under the CCPA. We also may collect personal information from our California resident employees that relates to their employment and may be considered sensitive information, and that we use for purposes permitted under the CCPA. Ameris's California resident employees should refer to the California employee privacy notice provided to them upon employment for more information, or they may request for a copy of such notice from their managers.



E. CCPA Rights

California residents have the following legal rights under the CCPA with respect to their personal information:

- **Right to Know**: The right to request that we disclose, subject to certain exceptions, information concerning: (1) the categories of personal information we have collected from or about the California resident; (2) the categories of sources from which we have collected that personal information, and the business or commercial purpose for the collection; (3) the categories of third parties with whom we have shared, sold, or disclosed personal information, including the business or commercial purpose for said sharing, selling, or disclosure; and (4) specific pieces of the California resident's personal information, subject to certain exceptions.
- **Right to Delete**: The right to request that we delete the one's personal information, subject to certain exceptions.
- **Right to Correct**: The right to request that we correct one's personal information, subject to certain exceptions.

Right to Opt-Out of the Sale or Sharing of Personal Information; GPC:

Certain of our online tracking technologies may be considered a "share" of personal information to third parties under the CCPA. You may opt out of sharing by using an opt out preference signal, such as the Global Privacy Control (GPC) on your browser. To download and use a browser supporting the GPC, and for more information about the GPC, see the Global Privacy Control website at <https://globalprivacycontrol.org/#download>. If you choose the GPC signal, you will need to turn it on for each supported browser or browser extension you use. We have no actual knowledge that we share or sell the personal information of California residents who are under 16 years of age.

- **Right to Non-Discrimination**: The right to exercise the above rights without being discriminated against under the CCPA.

F. Exercising CCPA Rights

California residents have the following options to exercise their rights:

- **Make a Request**: A request to exercise CCPA rights relating to personal information may be submitted by completing an [online privacy request form](#) or by calling our Privacy Line at 888.665.7554.
- **Verification Requirement**: For certain requests, we may require specific information from the submitter, to help us verify the submitter's identity, state of



residence, and to process the request. Depending on the type of request, we will ask for information such as name, or an email address. For existing customers, we may be able to verify the submitter through login credentialing procedures and may refer your request to one of our personal banking representatives to address it. We may deny requests to know or delete or correct by submitters whose identities we cannot verify.

- **Use of Authorized Agents**: A submission may be made through a designated agent authorized to submit a request on an individual's behalf, for certain requests. To do so, the individual for whom the request is submitted must: (1) provide that authorized agent written and signed permission to submit such request; and (2) verify that individual's own identity directly with us. Please note, we may deny a request from an authorized agent that does not submit proof of authority to act for the individual making the request.
- **Responding to Requests**: Requests properly submitted will be responded to within the required period under applicable law. If a request is deficient, we may deny the request but will use reasonable efforts to explain the deficiency in the request so that you may correct the request. Please note that we may charge a reasonable fee for multiple requests in the same 12-month period, as permitted by applicable law.