

California Customer Disclosure (No Physical Branch Presence)

California Customer Notice

Prime Alliance Bank is a state-chartered financial institution headquartered in the State of Utah. While we may offer products and services to customers who reside in California, **Prime Alliance Bank does not operate physical branch locations within the State of California.**

All accounts and services provided to California residents are administered through our Utah office and through authorized digital and remote service channels.

Licensing and Regulatory Oversight

Prime Alliance Bank is chartered and regulated by the **Utah Department of Financial Institutions** and deposits are insured by the Federal Deposit Insurance Corporation up to applicable limits.

Availability of Services

Customers residing in California may access banking services through:

- Online banking
- Mobile banking
- Telephone customer service
- Mail correspondence
- E-mail correspondence

Certain products, features, or services may **not be available to California residents** due to state regulatory requirements.

California Consumer Privacy Rights

If you are a resident of California, you may have specific privacy rights under the California Consumer Privacy Act and related California privacy laws. These rights may include the ability to:

- Request information about the personal information we collect and how it is used
- Request deletion of certain personal information
- Opt out of certain data sharing where applicable

Please see our **Privacy Policy** for additional details on how we collect, use, and protect personal information.

Governing Law

Unless otherwise required by applicable law, accounts and banking relationships with Prime Alliance Bank are governed by the laws of the State of Utah and applicable federal law.

Customer Support

Customers may contact us regarding their accounts or this disclosure at:

Prime Alliance Bank
1868 S 500 W
Woods Cross, UT 84087
(801) 296-2200
customerservice@primealliance.bank
[Prime Alliance Bank - Home](#)

California Consumer Privacy and Consumer Protection Disclosure

Effective Date: 3/16/2026

Prime Alliance Bank is a Utah-chartered financial institution headquartered in Utah. The Bank may offer banking products and services to customers residing in California through digital banking platforms, telephone services, and other remote channels. The Bank **does not maintain physical branch locations within the State of California.**

This disclosure provides information regarding the rights of California residents under applicable California consumer privacy and consumer protection laws, including the California Consumer Privacy Act.

1. Personal Information We Collect

In the course of providing financial products and services, the Bank may collect personal information about California residents, including but not limited to:

- Personal identifiers including Name, address, email address, phone number, Social Security number Date of Birth, City of birth, mothers maiden name.
- Financial information including account balances, transaction history, prior bank inquiries.
- Internet or electronic activity online banking usage, device identifiers and IP address.
- Customer communications and service inquiries.

This information is collected directly from customers, through account activity, through our website and mobile applications, and from third-party service providers or consumer reporting agencies.

2. How We Use Personal Information

We may use personal information for the following purposes:

- Opening and servicing deposit or loan accounts.
- Verifying identity and preventing fraud.
- Complying with federal and state regulatory requirements.
- Providing online and mobile banking services.

- Communicating with customers regarding accounts or services.
- Improving our banking products and customer experience.

Certain uses of personal information by financial institutions are governed by the federal Gramm-Leach-Bliley Act and related regulations.

3. California Consumer Privacy Rights

Subject to certain legal limitations and exemptions applicable to financial institutions, California residents may have the following rights:

Right to Know

You may request information about the categories of personal information we collect, the sources of that information, and how it is used or shared.

Right to Delete

You may request deletion of certain personal information that we have collected from you, subject to legal and regulatory recordkeeping requirements.

Right to Correct

You may request correction of inaccurate personal information maintained by the Bank.

Right to Limit Use of Sensitive Personal Information

Where applicable, you may request limits on certain uses of sensitive personal information.

Right to Non-Discrimination

The Bank will not discriminate against you for exercising your privacy rights.

4. Information Sharing

The Bank may disclose personal information to:

- Service providers and vendors supporting banking operations.
- Payment networks and transaction processors.
- Regulatory agencies and law enforcement when required by law.
- Consumer reporting agencies.

We do not sell customer personal information as defined under the California Consumer Privacy Act.

5. Submitting a Privacy Rights Request

California residents may submit requests related to their privacy rights by contacting us:

Phone: (801) 296-2200

Email: customerservice@primealliance.bank

Mail: 1868 S 500 W, Woods Cross, UT 84087

To protect customer information, the Bank may verify your identity before processing a request.

6. Regulatory Oversight and Complaints

Prime Alliance Bank is a Utah-chartered financial institution. Deposits are insured by the Federal Deposit Insurance Corporation up to applicable limits.

Although the Bank does not operate branches in California, California residents may submit complaints regarding financial products or services to the:

California Department of Financial Protection and Innovation

651 Bannock Street, Suite 300

Sacramento, CA 95811

Phone: (866) 275-2677

Website: <https://dfpi.ca.gov>

7. Updates to This Disclosure

The Bank may update this disclosure periodically to reflect changes in regulatory requirements, operational practices, or applicable California laws. Updates will be posted on our website with a revised effective date.
