

California Consumer Privacy Notice and Notice at Collection

Effective: January 2026

The California Consumer Privacy Act (as amended, the “CCPA” or the “Act”) grants California residents (“you”) certain privacy rights related to their personal information. This California Consumer Privacy Notice (this “Notice”) applies solely to California residents. This Notice describes how Midland States Bank and its affiliates collect, use, and discloses personal information from California residents. Personal information includes information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household.

This Notice applies to information we collect online and offline, such as when you apply for products or services with us, interact with our website, or when you visit our locations.

If you are a resident of a U.S. state other than California, you may submit a request and we may process it, as described in this Notice, even though the CCPA does not require us to do so. In accepting, processing, and responding to requests by individuals who are not California residents, we will apply all the same limitations and exceptions under the CCPA to those requests as apply to requests made by California residents. We reserve the right to change or stop the practice of accepting requests from U.S. residents of states other than California, except as otherwise required by law.

Categories of Personal Information that We Collect

Over the past 12 months and on an ongoing basis, we have collected and may collect the following categories of personal information:

Category	Examples
Personal Identifiers	Full name, Social Security number, driver’s license number, passport number, and other federal or state issued identification numbers
Personal Information	Contact information (e.g., telephone number, address), financial information (e.g., account number, balance), payment card details (e.g., credit and debit card numbers), medical and health insurance information
Characteristics of Protected Classes	Sex, military or veteran status, disability, citizenship, primary language, immigration status, marital status, request for leave for health reasons
Commercial information	Products and services obtained, transaction histories
Biometric Information	Fingerprints, voiceprints, or Voice ID
Internet or Other Electronic Network Activity Information	Browsing history, information about interaction with websites, applications, or advertisements
Geolocation Data	Device location
Audio and Visual Information	Call and video recordings, audio, electronic, visual, thermal, olfactory, or similar information
Professional or Employment-related Information	Employment history, background checks, resumes, personnel files, qualifications, training, work preference, payroll and benefit

	information, leave and absence information, performance and disciplinary information
Education Information	Student records, confirmation of graduation (subject to the Family Educational Rights and Privacy Act)
Inferences	Any derivation of information drawn from any of the foregoing categories concerning individual's preferences and characteristics
Sensitive Personal Information	Government identifiers (such as SSN, driver's license, passport number); an account log-in, financial account, debit or credit card number with any required security code, password, or credentials allowing access to an account; precise geolocation (which means within 1,850 feet of a particular person); contents of mail, email, and text messages; biometric information processed to identify an individual; information concerning an individual's health, sex life; sexual orientation; or information about racial or ethnic origin, religious or philosophical beliefs.

Sources of Personal Information

We collect the personal information described above from one or more of the following sources:

- **Directly from you, or other individuals acting on your behalf.** For example, when you use our products or services (through in-person interactions at a branch, electronically, or over the phone).
- **From third parties.** From time to time, we receive personal information from third parties, like our business partners, vendors, credit reporting agencies, other financial institutions, your transactional counterparties, employee and customer referrals, and other entities, who are authorized to disclose certain personal information to Midland.
- **From publicly available sources.** Public records or widely available sources, including information from the media, and other records and information that are made available by federal, state, and local government entities. We also may collect personal information that you intentionally choose to make public, including social media.
- **Our websites and mobile apps.** We collect certain personal information when customers visit our banking website(s) or use our banking mobile application(s). Please refer to our [Online Privacy and Cookie Policy](#) for further information.

Use of Personal information

We use personal information for the purposes described below:

- *Marketing*: consistent with applicable law and subject to required disclosures and choices and controls available to you, sending you offers and promotions for our products and services, providing you with advertising based on your activity on our Sites and on third-party websites,
- *Operation of our websites*: operation and management of our websites; providing content to you; communicating and interacting with you via our websites
- *IT operations*: management of our communications systems; operation of IT security; and IT security audits
- *Health and safety*: health and safety assessments and record keeping; and compliance with related legal obligations
- *Financial management*: sales; finance; corporate audit; and vendor management
- *Research*: conducting market or customer satisfaction research; and engaging with you for the purposes of obtaining your views on our products and services
- *Security*: physical security of our premises (including records of visits to our premises and CCTV recordings); and electronic security (including login records and access details, where you access our electronic systems)
- *Compliance*: compliance with our legal and regulatory obligations under applicable law
- *Legal proceedings*: enforcement of our terms and conditions or otherwise
- *Improving our products and services*: identifying issues with existing products and services; planning improvements to existing products and services; and creating new products and services
- *Risk Management*: Audit, compliance, controls and other risk management
- *Fraud prevention*: Detecting, preventing and investigating fraud
- *Providing our products and services* in ways not already described in the categories above

Disclosure of Personal Information

We may disclose your personal information as follows:

- To our affiliated entities and non-affiliated service providers to help conduct our business such as providing our products and services, supporting our everyday operations, marketing, business development and management.
- To companies or individuals that represent California residents such as an accountant, financial advisor, or person holding power of attorney on behalf of a California resident for the purposes outlined in the authorization to share provided by the California resident.
- To government agencies, as necessary to comply with regulatory and legal requirements

In the past 12 months, Midland has disclosed the above categories of personal information to our service providers and contractors for the business purposes disclosed above.

Data Retention

We will keep personal information, including Sensitive Personal Information, no longer than reasonably necessary to fulfil the purposes described in this Notice. Under our record retention policy, we are required to destroy records containing personal information, including Sensitive Personal Information, according to specific periods in our retention schedule. However, we may need to hold such records beyond these retention periods as set forth in our record retention policy, due to regulatory requirements or in response to a regulatory audit, investigation, or other legal matter.

Sharing of Personal Information

The CCPA defines “sharing” of personal information to mean sharing or otherwise making available personal information to a third party for cross-context behavioral advertising, which in turn means the targeting of advertising based on a consumer’s personal information obtained from the consumer’s activity across businesses, distinctly-branded websites, applications, or services. As noted in our Online Privacy and Cookie Policy, Midland places, and allows our advertising partners to place, cookies on our site for purposes of targeted advertising, subject to your rights to opt out. This practice may constitute sharing for purposes of the CCPA. In the past 12 months, we have shared the following categories of personal information with the following categories of third parties:

Category of Personal Information Shared	Category of Third Party With Whom Shared	Business or Commercial Purpose for Sharing
Internet or Other Electronic Network Activity Information	Advertising partners	Providing consumers with relevant online content and advertising.

Sale of Personal Information

The CCPA defines a “sale” as the disclosure of personal information for monetary or other valuable consideration. Midland States Bank does not sell and has not, within the last 12 months, sold personal information, including Sensitive Personal Information. Furthermore, we have no actual knowledge that we sell or share (for purposes of cross-context behavioral advertising) personal information, including Sensitive Personal Information, of minors under 16 years of age.

Use and Disclosure of Sensitive Personal Information

We do not offer a right to limit our use and disclosure of Sensitive Personal Information because we do not use or disclose Sensitive Personal Information in such a manner as to require provision of the right (specifically, for purposes of inferring characteristics about an individual).

Rights for California Residents

If you are a California resident, you have the right to request that we:

- Disclose to you the following information ("Request to Know"):

- The categories of personal information we collected about you and the categories of sources from which we collected the personal information;
 - The business or commercial purpose for collecting or sharing personal information about you;
 - The categories of third parties to whom we disclosed personal information about you, and the categories of personal information disclosed;
 - The categories of personal information about you that we shared and the categories of third parties with whom we shared such Personal information; and
 - The specific pieces of personal information we collected about you.
- Delete personal information we collected from you ("Request to Delete").
 - Correct inaccurate personal information that we maintain about you ("Request to Correct").
 - Opt you out of "sharing", for purposes of cross-context behavioral advertising, ("Request to Opt-Out of Sharing").

In addition, you have the right to be free from discrimination by a business for exercising your CCPA privacy rights, including the right as an employee, applicant, or independent contractor not to be retaliated against for exercising your CCPA privacy rights.

View Midland States Bank's CCPA record-keeping details in the annual disclosure.

How to Make Requests

If you are a California resident, you can make a Request to Know, Delete, or Correct by:

1. Contacting us at **1-833-246-7676**; or
2. Submitting your request at www.midlandsb.com/privacy-center.

To make a Request to Opt-Out of Sharing: We also process opt-out preference signals, such as the Global Privacy Control, as required by the CCPA. These signals set the opt out of sharing preferences for the specific browser or device you are using. For information about how to use the Global Privacy Control, please visit <https://globalprivacycontrol.org/>. If you use different browsers or devices, you will need to opt out on each and every time you clear your cookies.

Verification and Time for Completion

Please note that identities of individuals submitting requests must first be verified to protect you and Midland from fraud and identity theft. We verify consumer request(s) by comparing information you provide with information we maintain or possess on file. As part of this process, you may be asked to provide certain identifying information, which we will use for the purpose of verifying your identity only. Please note that for certain requests, we reserve the right to ask you to provide us with a signed declaration under penalty of perjury affirming that you are the consumer whose personal information is the subject of the request. All requests typically will be fulfilled within forty-five (45) days of submission. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

Deidentified Information

Where we maintain or use deidentified information, we will continue to maintain and use the deidentified information in a deidentified fashion and will not attempt to re-identify the information.

Individuals Under 16 Years of Age

Our site and services are not directed at individuals under the age of sixteen (16), and we do not knowingly solicit, collect or use personal information from children under 16.

Changes to this Notice

We may change or update this Notice periodically. When we do, we will post the revised Notice on this webpage indicating when the Notice was "Last Updated."

Midland States Bank Providing this Notice

This Notice is provided by Midland States Bank and its affiliates and subsidiaries that either: (1) act as a business within the meaning of the CCPA, or (2) are controlled by Midland States Bancorp Inc. and use the Midland name. As an example, companies providing this Notice include Midland Wealth Advisors, LLC and Midland Trust Company.