

Privacy Notice for California Residents

Effective Date: January 1, 2023

In accordance with the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (“CPRA”) we are providing you with the following Notice, which identifies the categories of personal information and sensitive personal information we may collect from you, a description that provides a meaningful understanding of the information being collected, and the business or commercial purpose for collecting the information, and whether we sell or share that information.

1	Description of the information to be collected:	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.
	Information Category:	Identifiers
	Our business or commercial purpose for collecting this information:	See “BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION OR SENSITIVE PERSONAL INFORMATION” below. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13
2	Description of the information to be collected:	A 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.
	Information Category:	Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).
	Our business or commercial purpose for collecting this information:	See “BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION OR SENSITIVE PERSONAL INFORMATION” below. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13
3	Description of the information to be collected:	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
	Information Category:	Commercial Information.
	Our business or commercial purpose for collecting this information:	See “BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION OR SENSITIVE PERSONAL INFORMATION” below. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13
4	Description of the information to be collected:	Physical location or movements.
	Information Category:	Geolocation data.
	Our business or commercial purpose for collecting this information:	See “BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION OR SENSITIVE PERSONAL INFORMATION” below. 2, 3, 4, 5, 6, 7, 8, 9, 10
5	Description of the information to be collected:	Current or past job history or performance evaluations.
	Information Category:	Professional or employment-related information.
	Our business or commercial purpose for collecting this information:	See “BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION OR SENSITIVE PERSONAL INFORMATION” below. 1, 3, 4, 5, 7, 8, 9, 10

BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION OR SENSITIVE PERSONAL INFORMATION

1	To fulfill or meet the reason you provided the information. For example, if you share your name and contact information with us to request a rate quote, to ask a question about our products or services, or to process a transaction, we will use that personal information to respond to your request or question and to process your transactions, accordingly. We may also save your information to facilitate new transactions in the future. We also use your information for customer service and collections purposes and for ongoing account maintenance purposes, such as providing account statements, providing access to online banking, and providing account notifications.
2	To provide, support, personalize, and develop our Website, products, and services.
3	To create, maintain, customize, and secure your account with us.
4	To process your requests, purchases, transactions, and payments and prevent transactional fraud.
5	To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
6	To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
7	To prevent fraud by monitoring activity to detect, investigate, and prevent potentially fraudulent transactions and other illegal activities, as well as to protect the rights and property of the Credit Union and our members
8	To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
9	As described to you when collecting your personal information or sensitive personal information or as otherwise set forth in applicable law.
10	To support our operations and to comply with applicable legal or regulatory requirements.
11	To communicate with you via any means (including email, telephone, text message, or in person) about products, services, and events offered by the Credit Union and others, as well as to provide news and information we think will be of interest to you.
12	To respond to your comments, questions, and customer service requests, as well as to send you support notices, updates, security alerts, and administrative messages (such as changes to our terms, conditions, and policies).
13	To monitor and analyze trends, usage, and activities in connection with our products and services.

We will not collect additional categories of personal information or sensitive personal information or use the personal information or sensitive personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

We do not sell or share your personal information or sensitive personal information (other than with our service providers or contactors as permitted under applicable law).

We will retain the personal information or sensitive personal information we collect about you for the period of time necessary for us to carry-out the business or commercial purpose(s) for which the information was collected. If you are a member of the Credit Union, we may retain your information while you maintain your membership with us. In addition, we may retain your information for any additional time period that we reasonably believe we are required to retain the information in order for us to comply with applicable law.

To view our [CCPA Privacy Notice for California Residents](#), which describes our general information collection, use, and sharing practices in more detail, visit the Credit Union's website ["CCPA Privacy notice for California Residents"](#) link.