

CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

We are required to provide California residents with a comprehensive description of our online and offline privacy policy and practices regarding the collection, use, and retention of your personal information (our "Information Practices"); to inform you of your rights regarding your personal information; and to provide you with any information necessary for you to exercise those rights.

Your Rights Regarding Your Personal Information

- (1) **Right to Know.** You have the right to know the personal information that we collect and use about you, including the categories of personal information; the categories of sources from which the personal information is collected; the business or commercial purpose for collecting personal information; and the specific pieces of personal information that we have collected about you. Subject to certain exceptions, we will provide you with all of your personal information that we have collected or maintained. This will include any personal information that our service providers or contractors have collected pursuant to their written contract with us.
- (2) **Right to Delete.** You have the right to request us to delete any personal information that we have collected about you. Subject to certain exceptions, we will delete the personal information that we have collected about you from our records, and we will direct any service provider or contractor to delete your personal information from their records.
- (3) **Right to Correct.** You have the right to request us to correct any inaccurate personal information that we maintain about you. Subject to certain exceptions, we will correct the personal information that we maintain about you on our existing system, and we will direct any service provider or contractor that maintain the personal information at issue pursuant to their written contract with us to make the necessary corrections on their systems.
- (4) **Right to Not Receive Discriminatory Treatment.** You have the right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the California Consumer Privacy Act ("CCPA"). A price or service difference is discriminatory and prohibited if we treat you differently because you exercised a right conferred by the CCPA or its issuing regulations. A price or service difference is non-discriminatory if it is reasonably related to the value of your data.

Types of Personal Information

Collected Personal Information

Categories of Personal Information. We collected the following categories of personal information in the preceding 12 months:

- Identifiers such as 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
- Characteristics of protected classifications under California or federal law
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement
- Geolocation Data
- Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information
- Professional or Employment-Related Information
- Personal information under California's records destruction law (Cal. Civ. Code § 1798.80(e)), which additionally includes signature, physical characteristics or description, telephone number, insurance policy number, education, employment, employment history, or financial account information.

Categories of Sources. We collected your personal information from the following type of people or entities:

- "California residents" or their representatives by way of physical, audible and electronic sources, such as websites, (including online advertising), mobile application activity and social media.
- "Public records", including information from federal, state or local governments. Public records could include information from the media.
- "Third parties" such as service providers and consumer data companies that help us prevent fraud, underwrite, market, human resource management activities, and third parties that otherwise support the Credit Union's daily business activities. Such third parties include other financial institutions and parties involved with potential or actual mergers that the Credit Union is party to.
- Information from our "Affiliate(s)."

Business or Commercial Purposes. We collected your personal information for these business or commercial purposes:

- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards

- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes
- Debugging to identify and repair errors that impair existing intended functionality
- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business

Personal Information Is Not Sold or Shared. We have not sold or shared your personal information to any third-parties in the preceding 12 months.

Personal Information Is Not Disclosed. We have not disclosed your personal information to third-parties in the preceding 12 months.

How to Submit A Request Regarding Your Personal Information

You can submit to us a verifiable request to know, request to delete, or request to correct your personal information. We will verify that you are the person who we have collected information about by specific steps that may vary depending on your relationship with Credit Human. If you are making a request as an agent for a California resident, we may ask you to provide us with information to verify that you are an authorized representative of the person about whom we collected personal information. We will not be able to fulfill your access or deletion request if we cannot verify your identity or your authority if you are an agent for a California resident. Also, we may not fulfill your request if your request would violate the rights of a third person or if the information we have about you is not covered by the CCPA. We will notify you if we cannot honor your request. Requests for non-public personal information such as your Social Security number, driver's license number or other government-issued identification number, financial account number, any health insurance or medical identification number, an account password, or security questions and answers are not permitted and will not be honored. No later than 10 business days after receiving your request(s), we will confirm that we received your request(s) and provide you with information on how we will process your request(s). We will respond to your request to know, request to delete, or request to correct no later than 45 calendar days after receiving your request(s). If we cannot verify your identity within this time period, we may deny your request(s) in whole or in part and will inform you that your identity cannot be verified. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 calendar days. Our response will cover the 12-month period preceding our receipt of your request.

You can submit your request to know, request to delete, and request to correct by calling us toll-free at 1-800-688-7228. You can also submit your request(s) by using any of the following methods:

- Visiting our online form at: MemberServiceCenter@credithuman.com
- Secure message through online or mobile banking

Authorized Agents. We may allow an authorized agent to make a request to know, request to delete, or request to correct on your behalf. We may require written proof that you have given the agent permission to submit a request on your behalf, require the agent to verify their identity with us, or require you to confirm with us that you have provided the agent permission to submit the request. If you are an authorized agent, you may make these requests by following these instructions: You have the right to designate an authorized agent who may act on your behalf regarding the rights provided in this Notice. We may require you to provide the authorized agent written permission to do so. We will also directly verify your identity, except where an agent was authorized by a power of attorney pursuant to California Probate Code sections 4000 to 4465. We may deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf.

Contact Information

For information about our privacy policy and Information Practices, you can contact us by requesting information using a secure message through online or mobile banking, or call us at 1-800-688-7228.

Additional Information

Additional information regarding your right to request deletion of personal information: The CCPA provides consumers with the right to request a business to delete the personal information collected about him or her, that is not subject to an exemption under the law. As a financial institution, most of the information we collect is governed by the GLBA, or the federal Right to Financial Privacy Act, and is collected, used, or shared in order to provide you with financial products or services. This information is exempt from the provisions of the California Consumer Privacy Act (CCPA).

Please note that information not subject to the CCPA, information necessary to process transactions, loan applications, or maintain accounts, and information necessary to comply with or be retained under a law, rule or regulation, or as otherwise allowed by law is not subject to deletion. Credit Human does not collect information subject to deletion under the California Consumer Privacy Act.