

California Consumer Privacy Act (CCPA) Notice

This Notice is being provided to you pursuant to the California Consumer Privacy Act of 2018 (the “CCPA”). It applies **only to California residents**; it does not apply to residents of other states, districts, territories or countries. This Notice details certain rights California residents have under the CCPA.

Your Rights under the California Consumer Privacy Act (CCPA)

1. Right to know the information we collect about you
2. Right to know what information we share about you
3. Right to request:
 - The categories of personal information collected about you within the preceding 12 months
 - The categories of sources from which the personal information is collected
 - The business or commercial purpose for collecting personal information
 - The categories of third parties with whom information is shared
 - The specific pieces of personal information that we have collected about you
4. Right to request deleting of certain personal information
5. Right to non-discrimination in accessing products and services when exercising these rights

Right to Know

Under the CCPA, consumers have the right to request that the credit union disclose to them certain personal information about them that it collects, uses, discloses and sells that is not subject to the exemption of information covered under the federal Gramm-Leach-Bliley Act (“GLBA”), and its implementing regulations, the California Financial Information Privacy Act or the Fair Credit Reporting Act. To find out how we collect, use or disclose your information covered by the GLBA and these other Acts, you can view our Privacy Policy, request information using a secure message through online or mobile banking, or call us at 1-800-688-7228.

CATEGORIES OF PERSONAL INFORMATION WE MAY COLLECT:

- Identifiers such as name, address, IP address, account name, Social Security number, driver license number, and passport number.
- 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.
- 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, such as browsing history, search history, and information regarding a consumer’s interaction with a website, application, or advertisement.
- Geolocation data.
- Audio, electronic, visual, thermal, olfactory, or similar information.
- Professional or employment-related information.

CATEGORIES OF SOURCES OF PERSONAL INFORMATION: We obtain the categories of personal information listed above from the following categories of sources:

- “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 a party to.
- Information from our “Affiliate(s).”

CATEGORIES OF THIRD PARTIES WITH WHOM WE SHARE PERSONAL INFORMATION FOR OUR

BUSINESS PURPOSES: We have shared Personal Information for business purposes during the last 12 months with the following categories of third parties:

- “Service Providers” who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities.
- “Third Parties” who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors.
- Government Agencies as required by laws and regulations.

THE BUSINESS AND COMMERCIAL PURPOSES FOR WHICH PERSONAL INFORMATION WAS COLLECTED:

The business and commercial purposes we collect Personal Information are as follows:

- Business Operations – Actions performed for the benefit of the Credit Union, our members or others. This includes servicing member accounts, loan processing, other transaction, business operations relating to member verification, business analytics, marketing, etc.
- Commercial Operations – The Credit Union engages in actions that promote the growth and success of the Credit Union, such as member promotions and other activities that promote the financial well-being of the Credit Union.
- Quality Control – Activities to preventing mistakes and avoiding problems when delivering products or services to our Members.
- Security – Activities relating to ensuring that all information systems are functional and secure, detecting and preventing malicious and illegal activities that put the Credit Union at risk.
- Systems Maintenance – Process of maintaining system operations and finding and repairing malfunctions that impair existing or intended Credit Union system operations.
- Audit & Compliance – Actions that maintain Credit Union policies and procedures or compliance with applicable laws and regulations.
- Employment Activities – Activities related human resource management.

SALE OF PERSONAL INFORMATION: The Credit Union does not sell Personal Information.

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.

How to Make Requests

If you are a California resident (or an authorized agent thereof), you may make a request for the disclosures described above or make a request to delete personal information we collected from you no more than twice in a 12-month period using one of the below methods.

- Calling 1-800-688-7228
- Secure message through online or mobile banking
- Emailing MemberServiceCenter@credithuman.com

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.

Upon submission of your request, we will acknowledge receipt of it within 10 business days and we will take steps to verify your identity. Those steps may vary, however, 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. We will work to process all verified requests to know within 45 calendar days pursuant to the CCPA. If we cannot meet that requirement, we may have up to an additional 45 calendar days after we provide you with notice and an explanation for our delay.

Right to Non-Discrimination

The credit union will not discriminate against a consumer who has exercised any of their rights under the CCPA.