



CCPA Privacy Policy

Your Rights under the California Consumer Privacy Act

1. Right to know the information we collect about you
2. Right to know what information we share about you
3. Right to request:
 - a. The categories of personal information collected about you within the preceding 12 months
 - b. The categories of sources from which the personal information is collected
 - c. The business or commercial purpose for collecting personal information
 - d. The categories of third parties with whom information is shared
 - e. 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 California Consumer Privacy Act, consumers have the right to request that the credit union disclose certain personal information that it collects, uses, discloses and sells that is not subject to the exemption of information covered under the federal Gramm-Leach-Bliley Act and implementing regulations and the California Financial Information Privacy Act or the Fair Credit Reporting Act.

To request this information please provide us with the following in your request:

- Your full name
- Any name you may have used with us within the last 12 months
- Your address within the last 12 months
- How you interacted with us within the last 12 months
- Any other information you feel will help us identify any records we have collected about you in the preceding 12 months.

By law and regulation, we are required to positively verify your identity prior to responding to your request.

- You will need to provide a valid identification card including a state-issued driver's license, ID card or US or another government-issued passport.
- If making a request by phone, we may require you to answer specific questions based on information we have or can obtain about you, or have you otherwise verify your identity.
- If you are requesting to know *specific* pieces of information, a higher degree of verification may be required. We will also require, pursuant to CCPA regulations, that you submit a signed declaration under penalty of perjury that you are the consumer to whom the information relates.
- If we are unable to positively identify the person making the request as the consumer to whom the information relates, we may ask for additional verification or may deny the request.

If you use an authorized agent to submit a request to know information under CCPA, you must verify your own identity with us; and provide the agent written permission to submit the request on your behalf unless the agent



holds a valid Power of Attorney or Conservatorship of the Estate for you. An agent's failure to provide proof of authorization will result in a denial of the request.

To submit a verifiable Right to Know request for information, click [here](#) or email privacy@certifiedfed.com or call us at (800) 488-8328, or you may also write to us at: Certified Federal Credit Union - Attention CCPA Compliance - PO Box 8023 El Monte, CA 91734-2323.

Collection and Disclosure of Personal Information

As a financial institution, most of the information we collect falls under the federal Gramm-Leach-Bliley Act or California Information Privacy Act or Fair Credit Reporting 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).

Accountholders

If you have an account with us, notification of our privacy practices was provided at account opening. If you would like an additional notice, it can be found, [here](#); or you may call us at (800) 488-8320, or send an e-mail to privacy@certifiedfed.com (do **not** include your account number or sensitive information) and we will send one to you. You may also write to us at Certified Federal Credit Union - Attention CCPA Compliance - PO Box 8023 El Monte, CA 91734-2323 to request a copy.

Non-Accountholders

If you do not have a personal account with us, we may collect information about you and disclose the information as necessary for our business purposes to process a financial or other transaction initiated by you or by one of our accountholders. This information may be disclosed to third parties to process these transactions. The following are types of information that we may collect and disclose:

Name, address, e-mail address, social security number, driver's license, state ID or passport number or other similar identifier (used to identify you or as required by law); signature (on contracts, forms or deposits), telephone number, employment, sex, date of birth or age (if needed to process a transaction or as required by law); financial institution name, account number, ATM, debit or credit card number (in conjunction with a transaction with us or our accountholder); visual information from ATM or security cameras (for security purposes); internet or other electronic network activity information (disclosed below).

Website Users, Mobile Banking/Mobile App Users

If you complete an online form, we may also collect your name, e-mail address, physical address or phone number that you provide to us to be used as specified on or with the form.

We may disclose this information to third parties to assist us with these purposes.

All Consumers

In addition to the privacy practices listed above, the credit union may collect the following types of information from you that may be covered by the California Consumer Privacy Act:

Name, address, e-mail address, or phone number if you have entered any drawing or raffle or



completed any information request form.

In addition to the privacy practices listed above, the credit union may collect the following types of information about you that may be covered by the California Consumer Privacy Act:

We collect information from third party providers such as consumer reporting agencies, marketing firms, social media, vendors and service providers, state and federal or local agencies, referrals from employees or others, and other financial institutions or transaction processors or parties. This information may be used for our business purposes to market our products and services to you, or for our own analytic use.

We may disclose this information to third parties to help us market our products and services to you, or assist us with our own analytic use.

Credit Union does not “sell” information as defined under CCPA

The credit union does not sell, rent, release, disclose, disseminate, make available, transfer or otherwise communicate consumer’s personal information to another business or third party for monetary or other valuable consideration.

Right to Request Deletion of Personal Information

Consumers have a right to request that certain information collected or maintained by the credit union be deleted after you have received our response to your Right to Know request.

To submit a verifiable Right to Delete request for information, click [here](#) or email privacy@certifiedfed.com or call us at (800) 488-8328, or you may also write to us at: Certified Federal Credit Union - Attention CCPA Compliance - PO Box 8023 El Monte, CA 91734-2323.

Please note that information necessary to comply with or be retained under a law, rule or regulation; information not subject to the CCPA; information necessary to process transactions or maintain accounts or as otherwise allowed by law is not subject to deletion.

To request this information be deleted, please provide us with the following in your written request:

- Your full name
- The information you are requesting to be deleted

By law and regulation, we are required to positively verify your identity prior to responding to your request.

- You will need to provide a valid identification card including a state-issued driver’s license, ID card or US or another government-issued passport.
- If we are unable to positively identify that the person making the request to delete is the consumer to whom the information relates (or authority to make the request on the consumer’s behalf), we may ask for additional verification or may deny the request.
- Prior to deleting information, we are required to re-verify your consent to delete.

Non Discrimination

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



Exhibit A

Personal information includes:

- real name alias
- postal address
- unique personal identifier
- online identifier
- internet protocol address
- email address
- email address provided by consumer
- email address obtained through another source
- account name
- social security number
- driver's license number - provided by consumer
- driver's license number -not provided by consumer or on consumer's behalf
- passport number
- other similar identifier
- Name,
- Signature,
- Physical characteristics or description,
- Address,
- Telephone number,
- Insurance policy number, disability, AD&D other CU product
- Insurance policy number, auto, homeowners, flood, title
- Employment
- Employment history
- Education
- (CU) account number
- Bank/CU Account number other institution
- CU credit card number
- CU debit card number
- Other credit card number
- Other debit card number
- other financial information
- sex
- race
- color
- religion
- ancestry
- national origin
- disability
- medical condition
- genetic information
- marital status
- sexual orientation
- citizenship
- primary language
- immigration status
- age
- receipt of public assistance
- good faith exercise of consumer credit protection act
- familial status
- handicap
- records of personal property
- CU products or services purchased
- CU products or services obtained
- products or services considered
- products or services purchased from others
- products or services obtained from others
- consuming histories or tendencies from others
- purchasing histories or tendencies from others
- CU consuming histories or tendencies



CU purchasing histories or tendencies

Biometric information

Internet or other electronic network activity information

- browsing history
- search history
- information regarding interaction with an internet website
- information regarding interaction with an internet application
- information regarding interaction with an internet advertisement

Geolocation information

Audio information

electronic information

visual information

thermal information

olfactory information

info similar to the above 5 categories

professional or employment related information

Education information:

- The student's name; name of the student's parent or other family members;
- The address of the student or student's family;
- A personal identifier, such as the student's social security number, student number, or biometric record;
- Other indirect identifiers, such as the student's date of birth, place of birth, and mother's maiden name;
- Information requested by a person who the educational agency or institution reasonably believes knows the identity of the student to whom the education record relates.
- Other information that, alone or in combination, is linked or linkable to a specific student that would allow a reasonable person in the school community, who does not have personal knowledge of the relevant circumstances, to identify the student with reasonable certainty;

Inferences drawn from any of the information identified in this list to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

Exhibit B

CA Civil Code 1798.140 (t)(1) "**Sell**," "**selling**," "sale," or "sold," means **selling**, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information by the business to another business or a third party for monetary or other valuable consideration.