

# California Consumer Privacy Act Disclosure and Opt-Out



## FACTS

## WHAT DOES CREDIT UNION 1 DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit Union 1 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union 1 Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 800.252.6950 or go to [creditunion1.org](http://creditunion1.org)

What We Do	
How does Credit Union 1 protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Credit Union 1 collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your debit card or credit card</li> <li>• Make deposits or withdrawals from your account(s)</li> <li>• Pay your bills</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to <i>limit sharing</i>. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Credit Union 1 has no affiliates.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include mortgage servicing companies, credit and debit card processors, insurance companies, credit bureau reporting and investment service companies.</i></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card processors, insurance companies, and investment services companies.</i></li> </ul>

Other Important Information	
<p><b>For California Residents:</b> California law provides additional privacy rights to California residents. We will not share your personal information with nonaffiliated third parties unless permitted by California law. Please review the California Consumer Privacy Act Disclosure and California Privacy Consumer Opt-Out.</p> <p><b>For Nevada Residents:</b> We are providing this notice to you pursuant to Nevada law. If you prefer not to receive unsolicited marketing calls from us, you may elect to be placed on our internal Do Not Call List by calling <b>800.252.6950</b>, writing to us at <b>200 E. Champaign Ave.   Rantoul, IL 61866</b>, or by making your election at <b>creditunion1.org</b>. To obtain further information, you may contact our Member Solutions Team at the address, telephone number or website provided above. You may also contact the Bureau of Consumer Protection, Office of the Attorney General, at 555 E. Washington St.   Suite 3900   Las Vegas, NV 89101, Telephone 702.486.3132, email <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a>.</p>	



## California Consumer Privacy Act Disclosure

Last Updated: 01/01/2020

### Legal Entities

Credit Union 1, Inc. has no affiliates.

### Applicability

We take your privacy and the security of the information about you seriously. Credit Union 1 is committed to keeping your private details private and secure. This California Consumer Privacy Act Disclosure explains how the legal entities listed above (“Credit Union”, “CU1”, “we”, “our”, “us”) collect, use, and disclose personal information relating to **California residents** covered by the California Consumer Privacy Act of 2018 (“CCPA”). This notice is provided pursuant to the CCPA.

### Introduction

Under the CCPA, ‘Personal Information’ is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. For example, this Disclosure does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our Federal Consumer Privacy Policy.

Keeping Personal Information secure is important to us, which is why we are committed to keeping your private details private and secure. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured fields and buildings.

### Collection and Disclosure of Personal Information

In the past 12 months, we have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

- Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- Personal information, as defined in the California safeguards law, such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Commercial information, such as transaction information and purchase history;
- Internet or network activity information, such as browsing history and interactions with our website;
- Geolocation data, such as device location and Internet Protocol (IP) location;
- Professional or employment-related information, such as work history and prior employer;
- Education information, such as student records and directory information; and
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences and characteristics.

The categories of sources from whom we collected this Personal Information are:

- Directly from a California resident or the individual’s representatives
- Service Providers and Credit Bureau Services
- Public Records Sources (Federal, State or Local Government Sources)
- Website/Mobile App Activity/Social Media

- Information from California resident about individuals associated with the California resident (e.g. an employee or board member)

The categories of third parties to whom we disclosed Personal Information for our business purposes describe in this privacy disclosure are:

- Vendors and Services 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.
- Partners and Third Parties who provide services such as insurance, payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the credit union and its financial services and products to customers and other prospective buyers.
- Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer).
- Government Agencies as required by laws and regulations.

### Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- Short-term, transient use where the information is not disclosed to a third party and is not used to build a profile or otherwise alter an individual consumer’s experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction.
- Auditing related to a current interaction and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and
- To improve, upgrade, or enhance the service controlled by the business.
- Debugging to identify and repair errors that impair existing intended functionality.
- Undertaking internal research for technological development and demonstration.
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions)

### Sale of Personal Information

In the past 12 months, we have not “sold” Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

### Rights under the CCPA

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

1. Request we disclose to you free of charge the following information covering the 12 months preceding your request:
  - a. The categories of Personal Information about you that we collected;
  - b. The categories of sources from which the Personal Information was collected;
  - c. The purpose for collecting Personal Information about you;

- d. The categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that we disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
  - e. The specific pieces of Personal Information we collected about you;
2. Request we delete Personal Information we collected from you, unless the CCPA recognizes an exception; and
  3. Be free from unlawful discrimination for exercising your rights under the CCPA.
  4. Restrict the sharing of personal and financial information with outside companies that we do business with.

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity.

If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights.

We will advise you in our response if we are not able to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45-days pursuant to the CCPA. 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.

### [How to Exercise Your Rights](#)

If you are a California resident, you may submit a request by:

1. Completing an online Personal Information Request Form
2. Completing an online or mailing in a California Privacy Consumer Opt-Out
3. Calling us at 800.252.6950.

### [Questions or Concerns](#)

You may contact us with questions or concerns about this Disclosure and our practices by writing us at:

Credit Union 1

ATTN: Compliance

200 E. Champaign Ave.

Rantoul, IL 61866

### [Changes to this California Consumer Privacy Act Disclosure](#)

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on our webpage with a new "Last Updated" date.



# California Privacy Consumer Opt-Out

## IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

We are required by the California Financial Information Privacy Act to provide this notice to you annually. We will also send you an additional notice each year that tells you about your privacy rights under federal law.

This Privacy Notice applies to Credit Union 1.

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information or retention necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about other products and services.

### YOUR CHOICES

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Credit Union 1 has no affiliates.

No action required.

**Restrict Information Sharing with Other Companies We Do Business With to Provide Financial Products And Services:** Unless you say “No”, we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

### TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices do one of the following:

- You may submit your choice(s) online at <https://www.creditunion1.org/ca-consumer-privacy-act-disclosure/>
- You may fill out, sign and send back this form to Credit Union 1, ATTN: Compliance, 200 E. Champaign Ave, Rantoul, IL 61866.

**Please note that in order for us to process your request, the address you provide below must be a California address you’ve given to us in relation to your account.**

First name	Middle initial	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address (No PO Box)*		Account Number
<input type="text"/>		<input type="text"/>
City	State	Zip code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature		Date
<input type="text"/>		<input type="text"/>