

CALIFORNIA CONSUMER PRIVACY ACT
WHAT DOES YOLO FEDERAL CREDIT UNION
DO WITH YOUR PERSONAL INFORMATION?

RIGHT TO KNOW ABOUT PERSONAL INFORMATION COLLECTED, DISCLOSED OR SOLD

Your Right	You have the right to request that We provide You with a list of Your personal information that We collect, use, disclose, and sell.
Instructions	<p>To obtain a list of Your personal information that We collect, use, disclose, and/or sell, You may:</p> <ul style="list-style-type: none"> • Call Us Toll-Free at <u>877-965-6328</u>; or • Visit Our website at <u>www.yolofcu.org</u>; or • Email Us at <u>memberservice@yolofcu.org</u>; or • Visit Us in-person at <u>266 W. Main St., Woodland, CA 95695</u>; or • Write to Us at <u>266 W. Main St., Woodland, CA 95695</u>.
Verification Process	We will use Your Member Name and Member Number to verify that the request came from You, or was made on Your behalf.
Collection of Information	<p>During the preceding 12 month period, We have collected consumer's personal information. The category of information collected, the corresponding source category for that information, the business or commercial purpose for which the information was collected, and the categories of third parties to whom the information was disclosed are set forth below:</p> <p>Information</p> <ul style="list-style-type: none"> • Personal Identifiers (name, alias, postal address, Internet Protocol address, email, account name, social security or tax ID number, driver's license number, or passport). • "Personal information" includes, but not limited to, signature, physical characteristics or description, address, telephone number, driver's license or state ID number, insurance policy number, education, employment, employment history, bank account number, credit/debit card number, financial information, medical, or health insurance information. "Personal information" does not include public information from federal, state, or local government records. California Civil Code 1798.80(e). • Protected classification (race, color, religion, creed, sex/gender (includes pregnancy, childbirth, breastfeeding and/or related medical conditions), gender identity, gender expression, sexual orientation, marital status, medical condition (genetic characteristics, cancer or a record or history of cancer), military or veteran status, disability (mental and physical), genetic information). • Commercial information (records of personal property, products/services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies). • Internet/electronic network activity information (browsing/search history and information regarding consumer's interaction with internet websites, apps or advertisements). • Sensory data (audio, electronic, visual, thermal or similar information). • Inferences to create a profile reflecting consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.

Collection of Information (continued)

Source

- Information gathered from: Google analytics, Facebook analytics, contest entries submitted, our website, individuals, credit reporting agencies, Survey, Website Forms, and Staff Referrals.
- Information gathered from 3rd party verifications, individuals, credit reporting agencies, and public records.
- Information gathered from individuals and Analyzer Demographic Information.
- Information gathered from 3rd party business partners (Title Company, etc.), individuals, credit reporting agencies, Survey, and Website Forms.
- Information gathered from individuals, our website, and emails.
- Information gathered from Security video surveillance, communication through phone calls, emails, or visiting the branch.
- Information gathered from our website.

Purpose

- Processing applications, requests, maintain accounts, servicing requests, maintain communication (statements, promotions, etc.), Gather information, Capture Leads, Create Marketing Email Lists, Schedule Appointments, and Sending Emails/Surveys.
- Processing applications, requests, maintain accounts, servicing requests, and maintain communication (statements, promotions, fraud alerts, etc.).
- Comply with Equal Opportunity Lending Laws or Equal Employment Opportunity Laws, Process applications, and reporting data.
- Maintain accounts, Gather information, Capture Leads, and Compile Marketing Email Lists.
- Reporting data.
- Training, maintaining security, and fraud mitigation.
- Fraud mitigation.

Third Party

- Not shared with Third Party unless required for a business purpose or required by law.

Disclosure or Sale of Information

During the preceding 12 month period, We have not sold or disclosed consumer's personal information to third parties for a business or commercial purpose.

During the preceding 12 month period, We have sold consumer's personal information to third parties for a business or commercial purpose. The categories of information disclosed to third parties for a business or commercial purpose are set forth below:

We do not sell the personal information of minors under 16 years of age.

RIGHT TO REQUEST DELETION OF PERSONAL INFORMATION

Your Right

You have the right to request that We delete Your personal information that We collect or maintain.

Instructions

To request that We delete Your personal information that We collect or maintain, You may:

- Call Us Toll-Free at 877-965-6328; or
- Visit Our website at www.yolofcu.org; or
- Email Us at memberservice@yolofcu.org; or
- Visit Us in-person at 266 W. Main St., Woodland, CA 95695; or
- Write to Us at 266 W. Main St., Woodland, CA 95695.

Verification Process

We will use Your Member Name and Member Number to verify that the request came from You, or was made on Your behalf.

RIGHT TO OPT OUT OF THE SALE OF PERSONAL INFORMATION

Your Right

You have the right to opt-out of the sale of Your personal information.

Opt-Out Instructions

To opt-out of the sale of Your personal information, that is to request that We not sell Your personal information, both now and in the future, You may:

- Call Us Toll-Free at 877-965-6328; or
- Visit Our website at www.yolofcu.org; or
- Email Us at memberservice@yolofcu.org; or
- Visit Us in-person at 266 W. Main St., Woodland, CA 95695; or
- Write to Us at 266 W. Main St., Woodland, CA 95695.

Verification Process

We will use Your Member Name and Member Number to verify that the request came from You, or was made on Your behalf.

RIGHT TO NON-DISCRIMINATION FOR THE EXERCISE OF YOUR PRIVACY RIGHTS

Your Right

You have the right to not receive discriminatory treatment if You exercise any of Your privacy rights set forth herein.

AUTHORIZED AGENT

Your Right

You have the right to designate an authorized agent that may, on Your behalf, submit any of the requests described in this document to know, or to delete, or to opt-out of the sale of, Your personal information. To designate an authorized agent you must provide the authorized agent with written permission to act as Your agent. You must also provide the authorized agent with the following information:

Name, address, member information

so We can be sure that they are Your duly designated agent. You must also contact Us using any of the contact methods described above, and inform Us about the agent You have designated, so that We can be sure that the agent making requests on your behalf has been duly authorized by You.

CONTACT FOR MORE INFORMATION

Your Right

You may request more information by contacting Us through the following means: _____
266 W. Main St., Woodland, CA 95695