



Consumers Credit Union
CALIFORNIA CONSUMER PRIVACY ACT POLICY

Consumers Credit Union (CCU) is committed to maintaining the security of our member’s personal information. This policy was implemented to comply with the California Consumer Privacy Act (CCPA) and supplements our general Federal Privacy Policy. For more information on our general Privacy Policy, please visit www.myconsumers.org. The following describes the information we collect from you, how it may be used, and your rights connected with that information.

Your Rights Under CCPA:

As a California resident, the CCPA enumerates your rights as outlined below:

- The right to know what personal information we collect
- The right to know whether the personal information is sold or disclosed, and to whom such information is sold or disclosed.
- The right to say no to the sale of personal information.
- The right to access the personal information.
- The right to request information to be deleted,
- The right to non-discrimination for the exercise of your CCPA rights.

Information We Collect

The information we collect is dependent on the type of request and/ or your established account relationship with us. Categories of general information we have collected from consumers in the last 12 months are listed below:

Categories of information we collect	Personal identifiers such as name, address, phone, Tax Identification Number, age, gender, and email address Driver’s license and/or passport number or similar identification; Occupation Internet Protocol address; Geolocation data; Account numbers; Information regarding your activity on your CCU online banking platform; Employment-related information provided by you in conjunction with a credit request; Financial information; Credit reports and credit scores Sensory data such as fingerprints, voice recording or similar information Publicly available information.
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Sources From Which We Obtain Information

- Information you provide to us when applying for or opening a deposit account or loan, or any related services;
- Credit reporting agencies;
- Third-party identity verification services;
- Information collected to authenticate your identity when contacting the Credit Union or using our mobile applications;
- Security monitoring systems;
- Public resources;
- Transaction processing services;
- Government entities.

Business Purpose of The Information We Collect

- To verify your identity;
- To approve or decline loan, deposit account, or services applications;
- To service those products and services you have with us;
- To consider your job application for hiring;
- To comply with applicable regulations;
- With consultants and auditing firms, and
- For security, institutional risk analysis and mitigation.

Disclosure or Sale of Information

Consumers Credit Union does not sell or share your information, except as allowed for CCU business operations or required by law. Information is shared with third parties to verify your identity, process requests or inquiries, service your accounts, comply with legal requests or regulatory requirements, or for employment purposes only. Our vendors are prohibited from sharing or selling your information for purposes other than those services we contract for. Please visit our website at www.myconsumers.org for more information on our general Privacy Notice.

Biometric Information

If you have consented to the collection, storage and/or use of biometric information, CCU's Biometric Privacy Policy describes what biometric information is being collected or stored and the purpose and length of term for which such biometric information is being collected, stored, and/or used.

Right to Request to Delete Personal Information

You have a right to request that we delete the Personal Information (including any Biometric information) that we have collected about you if the information is not required by law or necessary to provide you with services. Upon receipt of your verifiable request to delete your personal information, we will delete your personal information from our records, and direct any service providers to delete your information from their records, unless it is necessary for us to maintain that information in order to:

- Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or

service requested by the you, or reasonably anticipated within the context of a business' ongoing business relationship with the you, or otherwise perform a contract between us;

- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Comply with state or federal regulations, or other applicable laws;
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information;
- Other purposes allowed in the California Consumer Protection Act.

Exercising your Rights under CCPA

To exercise your Right to Know and your Right to Request to Delete Personal Information, please visit us in person, or submit your written, signed inquiry to us at:

Consumers Credit Union
300 N Field Dr.
Lake Forest, IL 60045

Verification Process

Consumers Credit Union must verify the request came from you, as required by CCPA. CCU may use multiple methods to verify your identity. Once your request is verified, we will respond as required by the California Consumer Privacy Act. If we are unable to honor a request, we will inform you of the reasons supporting that decision.

Authorized Agent

You have the right to designate an authorized agent to act on your behalf, submit any requests outlined in this Policy, request to Delete Information collected about you, or exercise any rights provided to you under CCPA. You must provide written permission for your agent to act on your behalf and provide them with the information necessary to identify you. Requests received from your agent will be subject to the verification and response process that would be required for your direct request.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights

You have a right to not receive discriminatory treatment for exercising your CCPA rights. We respect your rights, and we will not discriminate against you any way for exercising your CCPA rights.

Contact Information

If you have questions about this policy or our general Privacy Policy, you may request more information by contacting us at (877) 275-2228.