



# California Consumer Privacy Notice

On January 1, 2020, the California Consumer Privacy Act of 2018 (CCPA) became operative (see California Civil Code Section 1798.100 et seq.) Under the CCPA, covered businesses that collect the personal information of California residents must provide notice regarding their data collection and sharing practices. In addition, the CCPA confers upon California residents the right to make certain requests with respect to their data. This notice is pursuant to CCPA.

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 Notice 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 (i.e., information subject to the Gramm-Leach-Bliley Act (GLBA)). For more information about how we collect, disclose, and secure information relating to these customers, please refer to our [Federal Privacy Policy](#) and our [Online and Mobile Policy](#).

Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

## Information We Collect

North County Credit Union may collect the following categories of Personal Information about you:

- Name;
- Alias;
- Addresses;
- Online identifiers;
- Email address;
- Social Security number;
- Date of Birth;
- Occupational Information;
- Driver's license and/or passport number or similar identification;
- Internet Protocol address;
- Geolocation data;
- Similar identifiers;
- Records of personal property;
- Products or services purchased, obtained, or considered;
- Account numbers;
- Information regarding your interaction with our web site;
- Educational information;
- Employment information;
- Financial information; and
- Publically available information.

We may obtain this Personal Information from the following sources:

- Information you provide to us when applying for or opening a deposit account or loan, or any related services;
- Information received from credit reporting agencies;
- Information from third-party identity verification services;
- Internet search engines, including social media; and
- Government entities.

## **Sale of Personal Information**

It is North County Credit Union's policy not to sell Personal Information, and we have not done so in the past 12 months.

## **Rights Under the CCPA**

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

1. Request that we disclose to you the following information covering the 12 months preceding your request ("request to know"):
  - the categories of Personal Information that we collected about you and the categories of sources from which we collected such Information;
  - the business or commercial purpose for collecting Personal Information about you;
  - the categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information; and
  - the specific pieces of Personal Information we collected about you.
2. Request that we delete Personal Information that we collected from you, subject to applicable exceptions ("request to delete"). As stated in our [Federal Privacy Policy](#), we do not sell your Personal Information.
3. Be free from unlawful discrimination for exercising your rights under the CCPA.

You also have the right to designate an authorized agent to make a request under the CCPA on your behalf. If you wish to designate an authorized agent, the Credit Union requires a valid power of attorney with express powers under the CCPA.

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 confirm that the Personal Information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we may 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 individual or where the Personal Information that we maintain about you is not subject to the CCPA's 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, healthcare 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.

## **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 using one of the below methods.

1. Members or others who have a relationship with North County Credit Union may submit a request by calling 855-487-1880.
2. Mail a notarized copy of your request to North County Credit Union, 17045 Via Del Campo, San Diego, CA 92127.
3. Make an in-person request at a North County Credit Union branch.

Upon submission of your request, we will take steps to verify your identity. We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension in order to process your request, we will notify you of such extension.

## **Contact Us**

If you have any questions about this Policy or our data practices, please contact us at 855-487-1880, or write to us at:

North County Credit Union  
17045 Via Del Campo  
San Diego, CA 92127

## **Updates**

We may change this Notice from time to time. We will notify you of any material changes to our Notice as required by law. We will also post an updated copy on our website and app. Please check our site periodically for updates.

Updated: June 30, 2020