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## California Consumer Privacy Act

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) provides California residents with specific rights regarding their personal information.

### YOUR RIGHTS

Under the CCPA, you (or another person you authorize to act on your behalf) have the right to:

- Know what personal information Ventura County Credit Union (VCCU) has collected about you during the previous twelve (12) months
- Know if VCCU sells your information (we do not and have not sold member personal information)
- Request that VCCU disclose
  - What personal information VCCU has about you
  - What is the purpose for collecting personal information
  - Sources from which VCCU collects personal information
  - Who VCCU shares your personal information with
- Receive a copy of personal information collected in the preceding 12 months
- Request the deletion of personal information (subject to certain exceptions) and
- Not be discriminated against because of choices regarding personal information

VCCU may not disclose or delete certain personal information due to prevailing state and federal regulations governing financial institutions. In addition, requests for disclosure or deletion of personal information is subject to verification according to credit union policies and procedures.

### INFORMATION WE COLLECT ABOUT YOU

To help us serve your financial needs, provide services, and offer new products and services to you, we collect personally identifiable information about you from:

- Information we receive from you on online applications, forms, surveys and instructions;
- Information about your transactions with us, our affiliates, and others; and,
- Information we receive from consumer reporting agencies.

#### Examples include:

- Names and aliases
- Addresses – postal, email
- Electronic - user name, IP address, social media
- Identification – Social Security number, account information, driver's license,
- Transaction histories, credit information, employment history
- Age, marital status, ownership information

### WHAT IS EXCEPTED

While the CCPA provides consumers with the right to opt out of having your personal information sold to third parties, Ventura County Credit Union will not and has never sold your personal information. In addition, federal regulations, which grant members the option to limit sharing, have long been in place. For a more details, please read our Privacy Notice or view our Opt Out request form.



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*Please note: If you previously selected your information-sharing preferences and have no changes, you do not need to take any action.*

## HOW WE USE YOUR INFORMATION

We may use your information to:

- Evaluate your eligibility for accounts, loans, and other products and services for which you apply
- Respond to your inquiries and fulfill your requests
- Administer, manage and service your accounts, transactions, products, and services; including sending you important information about your account(s), products and services
- Send you marketing communications on products and services that we believe may be of interest and/or to prequalify you for such products and services
- Personalize your experience on our website by presenting products and offers tailored to you
- Verify your identity in order to allow you online access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of your account and personal information
- Comply with applicable law and regulation, other legal processes, and law enforcement requirements; and for our business purposes, such as data analysis, audits, developing new and improving our existing products and services, enhancing our website, identifying usage trends, and determining the effectiveness of promotional campaigns

## YOUR CHOICES

To make a request for disclosure or deletion of your personal information as permitted by the California Consumer Privacy Act, please call us at 805.477.4000, 800.339.0496 toll-free, or complete the [electronic form](#).

## OUR RESPONSE

We will attempt to respond to a verifiable request within 45 days of receipt. If we require more time, we will inform you in writing of the reason and extension period.

We will not honor your request if:

- We cannot verify your identity
- We confirm that you are not authorized make the request
- The personal information that we maintain about you is not subject to the CCPA's rights

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.