

PRIVACY POLICY

Notice and Policy for the California Consumer Privacy Act

Revised July 2021



1st Nor Cal[®]
CREDIT UNION

What does 1st Northern California Credit Union (1st Nor Cal) do with your personal information?

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.

Categories of information we collect	<p>The types of personal information we collect and share depend on the product and service you have with us. This information can include:</p> <ul style="list-style-type: none"> Name; alias; addresses; online identifiers; email address; Social Security number and income; 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; account balances and payment history; credit history and credit scores; information regarding your interaction with our web site; professional or employment-related information; financial information; and publicly available information. <p>When you are no longer a member of 1st Nor Cal, we continue to share your information as described in this notice.</p>
Sources from which we obtain information	<p>Information you provide to us when applying for or opening a deposit account or loan, or any related services; information about your transactions with us, our affiliates, or others, such as account balances and payment history; information received from credit reporting agencies; information from third-party identity verification services; internet search engines, including social media; and government entities.</p>
Use of the information we collect	<p>To approve or decline loan or deposit account applications; to service those products and services you have with us; to consider your job application for hiring; and with consultants and auditing firms, for institutional risk analysis and mitigation.</p>
How we protect your personal information	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with Federal law. These measures include computer safeguards, secured files and buildings. We restrict access to non-public personal information about you to employees who need that information to provide products and services to you.</p>
Sharing and disclosing of information	<p>We do not share your information except as allowed by law; we share information only with those vendors providing services of your products and services, and require they not sell, share, or use your information for any other purpose; we share information with consultants and auditors for institutional risk analysis and mitigation.</p>

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons 1st Nor Cal chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information	Does 1st Nor Cal share?	Can you limit this sharing?
<p>For our everyday business purposes: Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</p>	Yes	No
<p>For our marketing purposes: To offer our products and services to you</p>	Yes	No
<p>For joint marketing with other financial institutions:</p>	Yes	Yes
<p>For our affiliates' everyday business purposes: Information about your transactions and experiences</p>	Yes	No
<p>For our affiliates' everyday business purposes: Information about your creditworthiness</p>	No	We Don't Share
<p>For our affiliates to market to you:</p>	No	We Don't Share
<p>For our nonaffiliates to market to you:</p>	No	We Don't Share

Your Rights	
“Why can’t I limit all sharing?”	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
The right to know what personal information is collected about you	The general categories listed above.
The right to access your personal information	<p>To obtain the specific information we have collected about you, please complete the “Personal Data Request” form that can be found on our website at 1stnocalcu.org/privacy-policy. You may also obtain this form from any of our branch locations, or by mail, 1st Nor Cal, ATTN: Operations, 1111 Pine St, Martinez, CA 94553, or by phone at (888) 387-8632. We will acknowledge your request within 10 business days, and will provide the request information within 45 days. If we are not able to respond within 45 days, we will inform you and respond within an additional 45 days. You may request this information up to two times per 12 month period. We reserve the right to verify the legitimacy of all requests, using any information you have given us, or any transactional information we have. We are prevented from providing the following: your Social Security number; driver’s license or other government issued identification number; financial account number; any health insurance or medical identification number (if we have it); account passwords or security questions and answers.</p>
The right to have your information deleted	<p>Federal laws may govern our retention of your information, however anything we are not required to maintain under those guidelines may be deleted. You may request deletion of specific information by contacting us in one of the ways described above.</p> <p>Exceptions to our deletion responsibilities include information necessary to: complete the transaction for which the information is collected; provide a good or service requested by you or reasonably anticipated within the context of our ongoing business relationship with you; perform a contract between us and you; detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or to prosecute those responsible for that activity; debug to identify and repair errors; to enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us; comply with a legal obligation; otherwise use your information internally in a lawful manner that is compatible with the context in which you provided the information. To request that information be deleted, please complete the “Personal Data Request” form that can be found on our website at www.1stnocalcu.org/privacy-policy. You may also obtain this form from any branch, or call us at (888) 387-8632.</p>
The right to non-discrimination for the exercise of your Consumer Privacy Rights under this Act	You have the right not to receive discriminatory treatment by us for the exercise of your privacy rights conferred by the California Consumer Privacy Act (CCPA).
The right to allow an authorized agent to make a request	You may designate an authorized agent to make a request under the CCPA on your behalf. We retain the right to verify the legitimacy of that designation, and to identify both you and the agent. We will identify you with information you have previously provided to us and with information about your account(s) or transactions.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. 1st Northern California Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. 1st Northern California Credit Union does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partner includes an investment advisory company.
Other Important Information	*California law gives California residents the right to opt out of certain sharing. Please see additional notice entitled “Important Privacy Choices for Consumers.”

1st NORTHERN CALIFORNIA CREDIT UNION

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.

Your Rights

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

Your Choices

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 to you.

- 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) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: _____

Account or Member Number: _____

Signature: _____

To exercise your choices do one of the following:

1. Fill out, sign, and mail this form to us (you may want to make a copy for your records) at PO Box 509, Martinez CA 94553;
2. Call us during business hours at (925) 293-1785;
3. Contact us electronically by secure email through home banking; or
4. Visit any of our offices during business hours.