

PremierOne Credit Union

California Privacy Policy

California Law

<p>What is Personal Information?</p>	<p><i>Personal Information.</i> Under the California Consumer Privacy Act (CCPA) your “Personal Information” includes the following data that identifies, relates to or may be associated with you:</p> <ul style="list-style-type: none"> • Demographic information (i.e., name, address, email), • A unique identifier, such as an IP address, • Account or Social Security Number, • Driver’s license or passport, • Personal property records, • Card numbers, • Access codes (PINs & passwords) • Online activity, • Biometric, geolocation, employment and education data, • Browsing and search history, and • Information concerning a consumer’s interaction with a website. <p>Personal information also includes information that is identifiable to your household.</p>
<p>PremierOne Credit Union Collection of Member Personal Information</p>	
<p>Categories of Member Personal Information We Have Collected Within the Last 12 Months</p>	<p>Your personal information that we collect may include:</p> <ul style="list-style-type: none"> • Personal identifier information: name, email address, social security number, driver’s license number, access codes. • Account & transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in & opt-out requests. <p>[Category A: Identifiers.] [Category B: California Customer Records personal information categories.] [Category C: Protected classification characteristics under California or federal law.] [Category D: Commercial information.] [Category E: Biometric information.] [Category F: Internet or other similar network activity.] [Category G: Geolocation data.] [Category H: Sensory data.] [Category I: Professional or employment-related information.] [Category J: Non-public education information.]</p>
<p>Where We Collect Member Personal Information</p>	<p>We collect the categories of personal information listed above directly from you when you: visit our website or submit an online application, conduct any branch, mail or online transaction, use the Personal Finance Manager program or send us an e-mail, or phone inquiry.</p>

<p>PremierOne Credit Union Use & Sharing of Member Personal Information</p>	
<p>How We May Use Member Personal Information</p>	<p>We may use each category of personal information we collect for the following purposes:</p> <ul style="list-style-type: none"> • To verify the identity of the person conducting the account transaction or inquiry with us or our service providers • To fulfill account or service requests that you initiate • To prevent fraud or meet legal requirements. <p>We have never sold and we will not sell any of your personal information to anyone.</p>
<p>How We May Share Member Personal Information</p>	<p>We may disclose your personal information with our third-party service providers and payment processor for the business purpose of facilitating your services or transactions. In the preceding 12 months, we have disclosed the following categories of personal information for a business purpose:</p> <p>[Category A: Identifiers.] [Category B: California Customer Records personal information categories.] [Category C: Protected classification characteristics under California or federal law.] [Category D: Commercial information.] [Category E: Biometric information.] [Category F: Internet or other similar network activity.] [Category G: Geolocation data.] [Category H: Sensory data.] [Category I: Professional or employment-related information.] [Category J: Non-public education information.]</p>
<p>Your Rights to Protect Your Personal Information</p>	
<p>Right to Request Access to Your Personal Information</p>	<p>You have a right to access your personal information that we have collected. Upon your request by mail, email or in person to the Credit Union, we will disclose any of the following information requested:</p> <ul style="list-style-type: none"> • The categories of personal information collected; • The sources from which personal information was collected; • Our purpose for collecting the information; • The categories of third parties with whom we share personal information; and • The specific pieces of your personal information we have collected. • If we disclosed your personal information for a business purpose, or sold it, two separate lists disclosing: <ul style="list-style-type: none"> • disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained; and/or • sales, identifying the personal information categories that each category of recipient purchased.
<p>Right to Request Your Personal Information Be Deleted</p>	<p>You have the right to request that we delete personal information about you that we have collected. Upon your verifiable request by mail, email or in person to the Credit Union, we will delete the information and direct our service providers to delete the information from its records unless we or the service provider needs the personal information. The following are the exceptions where the Credit Union</p>

	<p>and our service providers need the personal information to maintain and service your account and cannot delete the information:</p> <ul style="list-style-type: none"> • To process your transactions for which the personal information was collected; • To provide the account or service requested; • To detect security incidents; protect against fraudulent, or illegal activity; • To identify and correct any Credit Union systems errors; • Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law; • To comply with the California Electronic Communications Privacy Act; • Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent; • To operate the systems and applications to maintain your accounts and services; • To comply with a legal obligation or in a lawful manner compatible with the context in which you provided the information.
<p>Right to Opt Out of the Sale of Your Personal Information</p>	<p>The Credit Union does not sell any member personal information to any third party.</p>
<p>Right to Equal Services & Pricing</p>	<p>You have the right to receive equal service and pricing from us even if you choose to exercise any of your privacy rights. We will not discriminate against you for exercising any of the consumer's rights, including:</p> <ul style="list-style-type: none"> • denying accounts or services to you ; • charging different prices or rates for accounts or services or imposing penalties; • providing a different level or quality of accounts or services to you or suggesting that you will receive a different price or rate for accounts or services or a different level or quality of accounts or services.
<p>How to Submit Requests to Access or Delete your information or Contact Us for More Information.</p>	<p>You may submit your requests to the Credit Union as follows:</p> <p><i>In person</i> – at any PremierOne Credit Union branch</p> <p><i>Mail:</i> PremierOne Credit Union, Attn: [Privacy Department 6640 Via Del Oro San Jose, CA 95119</p> <p><i>Website:</i> www.premieronecu.org Go to Contact Us/Secure Email</p> <p>You may designate an authorized agent to submit requests on your behalf by providing us with your written authorization of the agent and nature of your request.</p> <p>We will verify your request by using our current authentication practices including matching the identity information you provide with your request with your personal information we maintain on file.</p> <p>We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.</p> <p>For more information you can also call us: Toll-free at (855) 500-7128 or (408) 524-4500.</p>

<p>Additional Online Privacy Protections</p>	<p>Use of Cookies PremierOne Credit Union uses cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet and PremierOne Credit Union does not track or sell this data. This category of cookies cannot be disabled.</p> <p>California Do Not Track Disclosures. Certain web browsers offer a “Do Not Track” (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. Our website will not honor DNT signals from you and we will not monitor or collect information of your browsing activity</p>
<p>Privacy Policy</p> <p>Effective 01/01/2020 Last Amended 02/21/2020</p>	<p>Our Privacy Policy is posted on our website www.premieronecu.org</p> <p>Privacy Policy Changes. We reserve the right to amend our Privacy Policy at our discretion and at any time. We will post our amended Privacy Policy on our website or otherwise notify you as required by law.</p>

