



CALIFORNIA CONSUMER PRIVACY POLICY

What are Your Rights?

The California Consumer Privacy Act (CCPA) establishes rules for how companies manage and share the personal data of California residents. CCPA applies to any consumer which the Act defines as a natural person who is a California resident.

CCPA provides Californians the right to:

- Know what personal information is being collected about them along with how that data is used.
- Know whether their personal information is sold or disclosed and to whom.
- Be able to access their personal information maintained by any company or non-profit organization.
- Request to have their data erased or deleted (subject to some exceptions).
- Opt-out of the sale of their data.
- Be free from unlawful discrimination because of exercising your rights under CCPA.

Exceptions:

- Consumer is not a California resident.
- The consumer has consented to the activity.
- Personal information that has been aggregated so it relates to a group or category of consumers, the consumer identities have been removed, and the information is not linked or reasonably able to be linked to any consumer or household.
- Any personal information that has been deidentified meaning it cannot reasonably identify, relate to, describe, be capable of being associated with or directly or indirectly linked to the consumer and we have implemented technical safeguards that prohibit reidentification of the information, implemented business practices that prohibit the reidentification of the information, and make no attempt to reidentify the information.

Right to request “right to know” specific information and data portability rights:

If none of the exceptions to your rights are applicable and you have not made this request more than twice in a 12-month period, you may request that we disclose certain information to you about the personal information we collected about you and how we used it over the past 12 months.

Right to request that personal information be deleted:

You have the right to request that we delete any of your personal information that we have collected and retained unless it is still needed for business purposes or for legal or compliance purposes.

How Do You Make a Request?

Members or others who have a relationship with Commonwealth Central Credit Union may submit a verifiable request by:

1. Calling **(800) 564-1588**.
2. Mailing a notarized copy of a request to:
CommonWealth Central Credit Union
P.O. Box 641690
San Jose, CA 95164-1690
3. Emailing a request to service@wealthcu.org.
4. Submitting a request online at <https://www.wealthcu.org/>.
5. Submitting a request in person at one of our branches.

Upon submission of your request to know or delete your personal information, we will take steps to verify your identity. Those steps may vary depending on your relationship with Commonwealth Central Credit Union. We will confirm receipt of your “right to know” request within 10 business days and work to process all verified requests within 45 calendar days of receipt of your request. If we need an extension in order to process your request (up to 90 days), we will send you a notification with an explanation of the reason that we require more than 45 days to respond to your request.

Why Do We Collect Personal Information?

We collect your personal information for our everyday business purposes including:

- Open an account
- Verify your identity
- Process your transactions
- Maintain your account(s)
- Process loan applications and other requests for products or services

What Categories of Personal Information Do We Collect?

The personal information we collect depends on the product or service you have with us. The categories of personal information the Credit Union has collected from consumers in the last 12 months include:

- Identifiers:
 - Names
 - Postal addresses
 - Social security numbers
 - Telephone numbers (home phone or mobile phone)
 - Account numbers
 - Driver’s license numbers or state identification card numbers
 - Email addresses
 - Passport numbers
- Professional or employment-related information:

- Current or past job history
- Income
- Credit history and credit scores
- Checking account information and account transactions
- Electronic consumer data collected from our website:
 - Geolocations
 - IP addresses
 - Device identifiers
 - Browsing history

What Sources are Used to Collect Personal Information?

CommonWealth Central Credit Union obtains personal information from the following sources:

- You or your authorized agent.
- Our website and the applications you access.
- Third party service providers in connection with providing our services or for everyday business purposes such as:
 - A credit report obtained from a credit bureau to evaluate a loan application.
 - Information to help us detect security incidents and fraudulent activity.

Why is Personal Information Shared?

CommonWealth Central Credit Union discloses personal information for our everyday business purposes as permitted or required by law such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

The Credit Union also shares information with non-affiliated companies when a formal agreement exists between the non-affiliated company and the Credit Union for the purpose of jointly marketing financial products or services to you (the Credit Union has no affiliates). Our joint marketing partners include:

- Insurance agents
- Mortgage Servicers

How is Personal Information Used?

CommonWealth Central Credit Union uses or discloses personal information that is collected for one or more of the following reasons:

- Provide you with information, products, or services you request from us.
- Carry out obligations and enforce our rights arising from any contracts entered into between you and the Credit Union such as billing and collections.
- Respond to law enforcement requests as required by applicable law, court order, or governmental obligations.

Questions?

If you have questions or concerns regarding CommonWealth Central Credit Union's privacy policies or practices, contact us by calling **(800) 564-1588**.