

PRIVACY NOTICE AT COLLECTION OF PERSONAL INFORMATION (California)

This Privacy Notice at Collection of Personal Information ("Privacy Notice") supplements the information contained in the Consumer Privacy Policy of Matadors Community Credit Union ("MCCU"). This Privacy Notice applies solely to visitors, users, and others who reside in the State of California ("You"). MCCU adopts this Privacy Notice to comply with California Consumer Privacy Act commencing with Civil Code Section 1798.100 ("CCPA") as amended by California voters in 2020 and grants certain rights in private and personal information that is collected by companies with whom they do business with. You can obtain more information about CCPA and your rights under the law from the State of California Department of Justice (oag.ca.gov/privacy/ccpa) Additionally, the California Privacy Protection Agency is authorized to promulgate regulations which may further clarify requirements of the CCPA (ccpa.ca.gov/regulations/). This Notice provides a summary of how we collect, use and share your personal information. We encourage you to read our Consumer Privacy Policy which is available online at <https://www.matadors.org/privacy-policy>.

1. Categories of Information We Collect.

We collect the following categories of personal information when you visit our premises, use our ATM's, complete an application for our products, services and employment with us, through other personal interactions with MCCU and if you participate in sweepstakes that we sponsor.

Category

Examples

Identifiers

A real name or alias, address, signature, home/mobile phone number; Bank account number, credit card number, debit card number, or other financial information; physical description; email address; account name; Social Security number; state identification card or driver's license; passport number and other similar identification.

Commercial Information

Records for personal property, services or products purchased, obtained or considered, or other purchasing or consuming tendencies.

Protected Classification Characteristics under State/Federal law

Age (40 years or older), color, race, national origin, ancestry, citizenship, religion or creed, marital status, medical condition, mental/physical disability, sex, sexual orientation, gender identity/expression, pregnancy, childbirth and related medication conditions, veteran/military status, genetic including familial genetic information.

Biometric Information

Activity patterns used to extract identifier or identifying information such as fingerprints, face prints and voice prints, iris or retina scans, keystroke, gait or other physical patterns and sleep, health or exercise data, genetic, physiological, biological or behavioral characteristics.

Internet or other similar Network activity

Browsing history, search history, information on consumer's interaction with a website, advertisement or application.

Sensory Data

Visual, electronic, or other similar information.

Inferences drawn from Other personal information

Profile reflecting a person's preferences, characteristics, predispositions, behavior, intelligence, attitudes, abilities, and aptitudes.

Geolocation data

Physical location or movements including city, state, country, ZIP code Associated with an IP address or obtained from Wi-Fi triangulation; and with your consent in accordance with your mobile device settings and precise geolocation information from GPS based function on mobile devices.

Professional or Employment-related Information

Current or past job history, disciplinary records, workplace injury, performance evaluations, disability accommodations, complaint records, emergency contact information, personal information necessary to collect and retain to administer

Benefits for you and another person relating to you (i.e., spouse, partner, dependent(s)) such as name, date of birth, Social Security number, email, address and telephone number.

Non-public education Information (per Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g, 34 C.F.R. Part 99))

Educational records directly related to a student maintained by an educational institution or party acting on its behalf including grades, class lists, transcripts, student schedules and identification codes, student financial information or student disciplinary records.

Personal Information for purposes of CCPA does not include the following:

1. De-identified or aggregated consumer information.
2. Publicly available information from government records.
3. Information excluded from CCPA's scope such as: health/medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data; personal information covered by certain privacy laws including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA) and the Driver's Privacy Protection Act of 1994.

2. How We Use Your Personal Information

We may use or disclose personal information we collect for one or more of the following operational or other notified business purpose as follows:

- a. To provide you with information, products or services that you request from MCCU.
- b. To provide you with email alerts, even registrations or other notices regarding MCCU's products or services, or events or news that might be of interest.
- c. To meet the reason for which the information is provided. For example, to process a transaction, for job applicants, to evaluate your candidacy for a job, to administer employment-related benefits for you, your spouse or domestic partner or dependents.
- d. To meet our obligations and enforce our rights arising from any contracts entered into between you and MCCU including billing and collections.
- e. For testing, research or analysis of our products and services or for developing new products and services.
- f. To improve our website.
- g. To protect the rights, property or safety of MCCU, our employees, members and others.
- h. To detect security incidents, protecting against malicious, fraudulent, deceptive or illegal activity.
- i. To evaluate or conduct a merger, divestiture, reorganization, restructuring, dissolution or other transfer or sale of assets in which personal information held by MCCU is among the assets transferred.
- j. Enabling, directly or indirectly, a commercial transaction.
- k. Advertising MCCU's membership, services and products.

3. Selling Personal Information – MCCU will not sell your personal information.

4. Contact Information:

If you have any questions or comments about this Notice or our Privacy Policy, please do not hesitate to contact MCCU at (818) 993-6328, (888) 993-6901, or you may also write to us at: MCCU, P.O. Box 1052, Northridge, CA 91328 Attn: Member Services. Please visit our Consumer Privacy Policy on our website at <https://www.matadors.org/privacy-policy> for more information about the way in which we collect and use your personal information and your choices and rights regarding such use under California law.