



## **PRIVACY NOTICE –AT COLLECTION OF PERSONAL INFORMATION**

Your privacy is important to us. This PRIVACY NOTICE AT COLLECTION OF PERSONAL INFORMATION (“NOTICE”) supplements the information contained in the Consumer Privacy Policy of Sacramento Credit Union and its subsidiaries (collectively, “Sacramento Credit Union,” “we,” “us,” or “our”) and applies solely to visitors, users, and others who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice. 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.sactocu.org/About/Consumer-Privacy-Policy>.

### **Application of this Notice**

This Notice applies to natural residents of the State of California from whom we collect personal information in the course of their acting as a job applicant to, an employee of, owner of, director of, officer of, or contractor of Sacramento Credit Union to the extent that their personal information is collected and used by Sacramento Credit Union solely within the context of the their role or former role as a job applicant to, an employee of, owner of, director of, officer of, or a contractor of Sacramento Credit Union.

### **Sources of Personal Information Collected**

All of the categories of personal information the Credit Union collects about you (as detailed below) come from you or your representatives, or from Credit Union vendors, third-party service providers, and others for whom you have provided your personal information and authorized its release.

### **Categories of Personal Information Collected**

For purposes of this Notice, “personal information” as defined in Section 1798.80(e) of the California Civil Code, means any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information (“personal information”).

## Information We Collect

We will collect the following categories of personal information from you.

<b>Category</b>	<b>Examples</b>
A. Identifiers	A real name or alias; postal address; signature; home phone number or mobile phone number; bank account number, credit card number, debit card number, or other financial information; physical characteristics or description; email address; account name; Social Security number; driver's license number or state identification card number; passport number; or other similar identifiers.
B. Professional or employment related information	Current or past job history, performance evaluations, disciplinary records, workplace injury records, disability accommodations, and complaint records.
C. Emergency contact information	Emergency contact information, such as the name, phone number, address and email address of another person in the context of having an emergency contact on file.
D. Administration of benefits	Personal information necessary for us to collect and retain to administer various benefits for you and another personal relating to you (e.g., your spouse, domestic partner, and dependents), such as their name, Social Security Number, date of birth, telephone number, email, and address.
E. Protected classification characteristics under state or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
F. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 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, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.
G. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
H. Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.
I. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

J. Geolocation data	Physical location or movements. For example, city, state, country, and ZIP code associated with your IP address or derived through Wi-Fi triangulation; and, with your permission in accordance with your mobile device settings, and precise geolocation information from GPS-based functionality on your mobile devices.
K. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.
L. Inferences drawn from other personal information.	Profile reflecting a person's preference, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Personal information for purposes of the CCPA does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or 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 sector-specific 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.

**Use of Personal Information** We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided.
- Determining eligibility for employment.
- Verifying of references and qualifications.
- Improve internal business operations.
- To fulfill our obligations to you as an employee, including for processing payroll, benefits, insurance, retirement, employee incentive plans, and HR record keeping that may include information on promotions, discipline, and compensation.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us.
- As necessary or appropriate to protect the rights, property or safety of us, consumers or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To enable user logins.
- In connection with federal and state employer reporting obligations.
- To ensure workplace health and safety.
- To administer and manage employee performance.
- To promote the Credit Union and/or individual employees through print and on-line promotions.
- To comply with federal, state, and local law requiring employers to maintain certain records.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.

## **Disclosure and Selling Personal Information**

**We will not sell your personal information.** The Credit Union will, when necessary, disclose personal information to: (1) comply with federal, state, or local laws; (2) to comply with a civil, criminal, or regulatory inquiry, investigation, subpoena, or summons by federal, state, or local authorities; (3) to administer employee benefits with a third-party service provider; (4) to cooperate with law enforcement agencies concerning conduct or activity that the business, service provider, or third party reasonably and in good faith believes may violate federal, state, or local law; (5) as requested and authorized by the particular individual whose personal information is to be disclosed; and (6) to exercise or defend legal claims. The Credit Union will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without first providing notice to the individual. The Credit Union will take reasonable steps to secure and protect the personal information it collects so as to protect the privacy interests of the individual.

## **IV. CONTACT INFORMATION**

If you have any questions or comments about this Notice or our Privacy Policy, please do not hesitate to contact us at: (888) 722-8601, [memberservices@sactocu.org](mailto:memberservices@sactocu.org) or P.O. Box 2351, Attn: Human Resources, Sacramento, CA 95812-2351. Please visit our Consumer Privacy Policy on our website at <https://www.sactocu.org/About/Consumer-Privacy-Policy> for more information about the ways in which we collect and use your personal information and your choices and rights regarding such use under California law.