

## FEDERAL LAW

FACTS	WHAT DOES KAIPERM FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
<b>How?</b>	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 Kaiper Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kaiper Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call us at 925-939-5626 or email us at <a href="mailto:info@kaipermcu.org">info@kaipermcu.org</a> .
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**Who We Are**

Who is providing this notice?	Kaiperm Federal Credit Union.
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**What We Do**

How does Kaiperm Federal Credit Union protect my personal information?	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, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
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How does Kaiperm Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Kaiperm Federal Credit Union has no affiliates.*

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Kaiperm Federal Credit Union does not share with non-affiliates so that they can market to you.*

**Joint marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:

- *Investment companies*
- *Insurance companies*
- *Other financial service providers*

**Other Important Information**

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services. To exercise your right, refer to the separate notice titled, "Important Privacy Choices for Consumers" which is provided to you by Kaiperm Federal Credit Union.

<b>CALIFORNIA LAW</b>	
<b>What is personal information?</b>	<p><i>Personal Information.</i> Under the 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"> <li>• Demographic information (i.e., name, address, email),</li> <li>• A unique identifier, such as an IP address,</li> <li>• Account or Social Security Number,</li> <li>• Driver’s license or passport,</li> <li>• Personal property records,</li> <li>• Card numbers,</li> <li>• Access codes (PINs &amp; passwords),</li> <li>• Online activity,</li> <li>• Biometric, geolocation, employment and education data,</li> <li>• Browsing and search history, and</li> <li>• Information concerning a consumer’s interaction with a website.</li> </ul> <p>Personal information also includes information that is identifiable to your household.</p>

<b>Kaiperm Federal Credit Union Collection of Member Personal Information</b>	
<b>Categories of Member Personal Information We Collect</b>	<p>Your personal information that we collect may include:</p> <ul style="list-style-type: none"> <li>• Personal identifier information: name, email address, social security number, driver’s license number, access codes,</li> <li>• Account &amp; transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in &amp; opt-out requests.</li> </ul>
<b>Where We Collect Member Personal Information</b>	<p>We collect the categories of personal information listed above 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>

<b>Kaiperm Federal Credit Union Use and Sharing of Member Personal Information</b>	
<b>How We May Use Member Personal Information</b>	<p>We may use each category of personal information we collect for the following purposes:</p> <ul style="list-style-type: none"> <li>• To verify the identity of the person conducting the account transaction or inquiry with us or our service providers,</li> <li>• To fulfill account or service requests that you initiate,</li> <li>• To prevent fraud or meet legal requirements.</li> </ul> <p>We have never sold, and we will not sell any of your personal information to anyone.</p>
<b>How We May Share Member Personal Information</b>	<p>We may share your personal identifiable information with 1) our third-party service providers and payment processor to facilitate your services or transactions, or 2) other financial companies with whom we have a joint marketing agreement.</p>

<b>Your Rights to Protect Your Personal Information</b>	
<b>Right to Request Access to Your Personal Information</b>	<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"> <li>• The categories of personal information collected,</li> <li>• The sources from which personal information was collected,</li> <li>• Our purpose for collecting the information,</li> <li>• The categories of third parties with whom we share personal information, and</li> <li>• The specific pieces of your personal information we have collected.</li> </ul>

**Your Rights to Protect Your Personal Information (continued)**

<p><b>Right to Request Your Personal Information Be Deleted</b></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 service provider needs the personal information. The following are the exceptions where the Credit Union 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"> <li>• To process your transactions for which the personal information was collected,</li> <li>• To provide the account or service requested,</li> <li>• To detect security incidents, protect against fraudulent, or illegal activity,</li> <li>• To identify and correct any Credit Union systems errors,</li> <li>• To comply with the California Electronic Communications Privacy Act,</li> <li>• To operate the systems and applications to maintain your accounts and services,</li> <li>• To comply with a legal obligation or in a lawful manner compatible with the context in which you provided the information.</li> </ul>
<p><b>Right to Opt Out of the Sale of Your Personal Information</b></p>	<p>The Credit Union does not sell any member personal information to any third party.</p>
<p><b>Right to Equal Services and Pricing</b></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"> <li>• denying accounts or services to you,</li> <li>• charging different prices or rates for accounts or services or imposing penalties,</li> <li>• 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.</li> </ul>
<p><b>How to Submit Requests to the Credit Union or Contact Us for More Information</b></p>	<p>You may submit your requests to the Credit Union as follows:  <i>In person:</i> at any Kaiperm Federal Credit Union branch  <i>Mail:</i> Kaiperm Federal Credit Union, 325 N. Wiget Lane, Suite 130, Walnut Creek, CA 94598  <i>Email:</i> <a href="mailto:info@kaipermcu.org">info@kaipermcu.org</a></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. 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. After we receive your verifiable request, we will confirm receipt within 10 business days. We will respond to your request within 45 calendar days. If we require more time (up to an additional 45 days), we will notify you of the extension and explain the reason for the delay.</p>

**Additional Online Privacy Protections**

**Use of Cookies.** Kaiperm Federal 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 Kaiperm Federal Credit Union does not track or sell this data. This category of cookies cannot be disabled.

**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.

Our Privacy Policy is posted on our website: [kaipermcu.org](http://kaipermcu.org). You can reach us by calling **925-939-5626**.

**Privacy Policy Changes.** We reserve the right to amend this 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.