

SAFE 1 CREDIT UNION

CALIFORNIA CONSUMER PRIVACY ACT (CCPA) NOTICE

This Notice supplements the information contained in Safe 1 Credit Union general privacy notice and applies solely to all 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 any terms defined in the CCPA have the same meaning when used in this Notice.

INFORMATION WE COLLECT

At various times, we may collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("Personal Information"). We may have collected the following categories of Personal Information from consumers (when applicable) within the last twelve (12) months:

Category of Personal Information	How We Use It	Disclosed/Sold/Shared?
Identifiers , such as a name, alias, business name, business address, signature, Social Security number, physical characteristics or description, address, email address, telephone number, driver's license, military or state identification card number, insurance policy number, education, employment, employment history, member account number, credit card number, debit card number, or other financial information, unique personal identifiers (such as device identifiers, Internet Protocol address, device, online identifier, or other similar identifiers).	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Assessing your qualifications for a financial product or service. - Verifying your identity and contacting you regarding your account, application status or loan process. - Auditing a current interaction with you (such as verifying ad impressions). - Preventing and responding to security incidents and other malicious or illegal activity. - Short-term, transient use (such as nonpersonalized advertising). - Verifying or enhancing the quality or safety of our products and services. - Providing information to you about our products or services. - Advancing a commercial transaction (such as delivering targeted ads).	Disclosed to service providers and contractors (e.g., survey administrators; online advertising providers; business banking vendors; joint marketing partners) for the stated business purposes. Not sold or shared.
Personal Information categories listed in California Civil Code 1798.80(e) , such as a name, business name, signature, social security number, tax id, physical characteristics or description, address, business address, business ownership information, 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 other financial information.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Assessing your qualifications for a financial product or service. - Verifying your identity and contacting you regarding your account, application status or loan process. - Preventing and responding to security incidents and other malicious or illegal activity. - Undertaking research and development. - Verifying or enhancing the quality or safety of our products and services. - Providing information to you about our products and services. - Advancing a commercial transaction (such as delivering targeted ads).	Disclosed to service providers and contractors (e.g., survey administrators; business banking vendors; joint marketing partners) for the stated business purposes. Not sold or shared.
Characteristics of protected classes , such as age, ethnicity, race, national origin, citizenship, marital status, sex, military status. This information is only collected if required by law or regulation.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Undertaking research and development. - Verifying or enhancing the quality or safety of our products and services. - Complying with equal opportunity lending laws.	Disclosed to service providers and contractors (e.g., survey administrators; business banking vendors; joint marketing partners) for the stated business purposes. Not sold or shared.
Commercial information , such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Auditing a current interaction with you (such as verifying ad impressions). - Short-term, transient use (such as nonpersonalized advertising). - Undertaking research and development. - Providing information to you about our products and services. - Assessing your qualifications for a financial product or service.	Disclosed to service providers and contractors (e.g., survey administrators; online advertising providers; business banking vendors; joint marketing partners) for the stated business purposes. Not sold or shared.
Biometric information , such as fingerprints, photographs, facial or voice recognition.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Verifying your identity and maintaining security.	Disclosed to service providers and contractors (e.g., business banking vendors) for the stated business purposes. Not sold or shared.
Internet or other similar network activity , such as browsing history, search history,	Auditing a current interaction with you (such as verifying ad impressions).	Disclosed to service providers and contractors (e.g., online advertising providers) for the stated business purposes.

information on a consumer's interaction with a website, application, or advertisement.	- Preventing and responding to security incidents and other malicious or illegal activity. - Debugging errors. - Short-term, transient use (such as nonpersonalized advertising). - Advertising and marketing to you.	Not sold or shared.
Geolocation data , such as physical location or movements.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Auditing a current interaction with you (such as verifying ad impressions). - Preventing and responding to security incidents and other malicious or illegal activity. - Short-term, transient use (such as nonpersonalized advertising). - Advertising or marketing to you.	Disclosed to service providers and contractors (e.g., online advertising providers; business banking vendors; joint marketing partners) for the stated business purposes. Not sold or shared.
Sensory data , such as audio, electronic, visual, or similar information.	- Preventing and responding to security incidents and other malicious or illegal activity. - Performing services such as maintaining your account, providing customer service, or processing transactions. - Verifying or enhancing the quality or safety of our products and services.	Disclosed to service providers and contractors (e.g., survey administrators; business banking vendors) for the stated business purposes. Not sold or shared.
Professional or employment-related information , such as current or previous employers, occupation, title, income, and business history.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Preventing and responding to security incidents and other malicious or illegal activity. - Assessing your qualifications for a financial product or service and establishing current or historical income trends.	Disclosed to service providers and contractors (e.g., business banking vendors) for the stated business purposes. Not sold or shared.
Inferences drawn from other personal information , such as a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior attitudes, intelligence, abilities, and aptitudes.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Short-term, transient use (such as nonpersonalized advertising). - Advancing a commercial transaction (such as delivering targeted ads).	Disclosed to service providers and contractors (e.g., online advertising providers) for the stated business purposes. Not sold or shared.
Category of Sensitive Personal Information Collected	How We Use It	Disclosed/Sold/Shared?
Government identifiers , such as social security, driver's license, state identification card, or passport number.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Assessing your qualifications for a financial product or service. - Verifying your identity and contacting you regarding your account, application status or loan process. - Preventing and responding to security incidents and other malicious or illegal activity.	Disclosed to third parties (e.g., survey administrators; business banking vendors) for the stated business purposes. Not sold or shared.
Account access credentials , such as account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Preventing and responding to security incidents and other malicious or illegal activity.	Disclosed to third parties (e.g., business banking vendors) for the stated business purposes. Not sold or shared.
Precise geolocation , such as physical location, and movements.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Short-term transient use (such as nonpersonalized advertising).	Disclosed to third parties (e.g., business banking vendors) for the stated business purposes. Not sold or shared.
Racial or ethnic origin.	Complying with equal opportunity lending laws.	Disclosed to third parties (e.g., business banking vendors) for the stated business purposes. Not sold or shared.
Unique identifying biometric information , such as imagery of iris, retina, fingerprint, face, hand, palm, vein patterns, voice recordings, keystroke patterns or rhythms, gait, or voice pattern.	- Performing services such as maintaining your account, providing customer service, or processing transactions. - Verifying your identity and maintaining security.	Disclosed to third parties (e.g., business banking vendors) for the stated business purposes. Not sold or shared.

SOURCES OF PERSONAL INFORMATION WE COLLECT

We obtain the categories of Personal Information listed above from the following categories of sources:

- Directly from you or your agent.

- Directly and indirectly from activity on our website or mobile banking app.
- From third-parties that interact with us in connection with the services we perform.
- Public records
- Government entities
- Data aggregators

DISCLOSURE OF PERSONAL INFORMATION

We may disclose your personal information, including sensitive personal information, to our service providers or contractors for a business purpose. When we disclose personal information for business purpose, we enter a contract that describes the purpose and requires the recipient to keep that information confidential and not use it for any purpose except performing the contract. In the preceding twelve (12) months, we may have shared personal information with service providers and contractors for a business purpose as identified in the chart above.

TEXT MESSAGING (SMS) DATA

Notwithstanding the general sharing practices described above, the following applies specifically to text messaging opt-in and consent data collected through Safe 1 Credit Union's SMS/text messaging program.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Information sharing to subcontractors in support services, such as customer service, is permitted. All other use case categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

SALE OF PERSONAL INFORMATION

We do not sell Personal Information, including Sensitive Personal Information. Moreover, we do not sell the Personal Information of minors under 16 years of age without affirmative authorization.

RETENTION OF PERSONAL INFORMATION

We will retain your personal information, including sensitive personal information, only for as long as necessary to achieve the disclosed business purposes. We will determine the specific retention period depending on applicable legal requirements, the sensitivity of the information, and whether our use is one-time or recurring.

CCPA CONSUMER PRIVACY RIGHTS

The CCPA provides California consumers with specific rights regarding their Personal Information. This section describes those CCPA rights and explains how to exercise those CCPA rights.

Right to Know About Personal Information Collected or Disclosed

You have the right to request that we disclose certain information to you about our collection, use, and sale of your Personal Information, including sensitive personal information, over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories and specific pieces of Personal Information we collected about you.
- The categories of sources for the Personal Information we collected about you.
- The categories of third parties with whom we share that Personal Information.
- Our business or commercial purpose for collecting or selling that Personal Information.
 - If we disclosed your Personal Information for a business purpose, we will disclose the Personal Information categories that each category of recipient obtained.
- The specific pieces of personal information we collected about you.

Right to Request Deletion or Correction of Inaccurate Personal Information

You have the right to request that we delete or correct inaccurate Personal Information that we collected about you, if the information is not required by law or necessary to provide you with a requested service. Once we receive and confirm your verifiable consumer request, we will delete or correct your Personal Information from our records, subject to certain exceptions. In the event that we are unable to honor a request, we will inform you of the reasons behind the decision.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights

You have a right to not receive discriminatory treatment for exercising your CCPA rights. We respect your rights and we will not discriminate against you in violation of the CCPA for exercising any of your CCPA rights.

Notice of Financial Incentive

We do not offer any financial incentive, benefit, or price differences in return for the disclosure, deletion, or sale of Personal Information.

PROCEDURES FOR EXERCISING YOUR CCPA CONSUMER RIGHTS

To exercise your CCPA consumer rights described above, please submit a verifiable consumer request to us by either:

- Calling us at: 877-723-3128
- Mail your request to us: You may download and print the CCPA Request Form on our website at Safe1.org (select **Privacy** at the bottom of the homepage to access the CCPA Request Form) and mail the completed form to Safe 1 Credit Union; Attention: Compliance Department; 1400 Mill Rock Way; Bakersfield, CA 93311.

Changes to Our Privacy Policy

We reserve the right to amend sections of the Privacy Policy at our discretion and at any time. When we make changes to the Privacy Policy, we will notify you by mail, email or through a notice on our website homepage or newsletter.

Contact Information

If you have any questions or comments about this notice, our Privacy Policy, the ways in which we collect and use your Personal Information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at: 877-723-3128 or visit a Safe 1 branch.

Last Updated: September 2026