



California Consumer Privacy Act of 2018

Effective Date: 1/1/2020

Last Reviewed: 5/14/2020

myCUMortgage is committed to protecting privacy information of our members. This notice is supplemental to the information contained in our privacy notice and applies solely for residents of the State of California.

Right to Access

If you are a California resident, you may submit, free of charge (no more than twice in a 12-month period), a request, subject to our verification of your identity, for the following information:

- The specific pieces of personal information we have collected about you.
- The categories of personal information we collected about you within the preceding 12-month period.
- The categories of sources from which the personal information was collected.
- The business or commercial purposes for which the information was collected.
- The categories of personal information we disclosed for a business purpose about you within the preceding 12-month period.
- The categories of third parties to whom the information was disclosed for a business purpose or otherwise shared.

Right to Deletion

If you are a California resident, you may submit a request, subject to our verification of your identity, for myCUMortgage to delete (and direct our service providers to delete) personal information we have collected from you and retained. In some instances, we may decline your request where an exception applies, such as when retaining the information is necessary for us (or our service providers) to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Do Not Sell Rights

California residents have the right to opt-out of the sale of their personal information by myCUMortgage. As noted in our privacy notice, myCUMortgage does not sell personal information about California residents.

Right to be Free from Discrimination

If you are a California resident, you have the right to be free from unlawful discrimination for exercising your rights under the California Consumer Privacy Act (CCPA). Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Exercising Access, Data Portability and Deletion Rights

To exercise your rights as described, please submit a verifiable consumer request to myCUMortgage by:

- Calling us at: (877)912-8006
- Emailing us at: MemberCare@myCUMortgage.com

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. To designate an authorized agent, you can call us or email us at the above phone number and email address. You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include: Account number, Mailing address, Zip Code, Last four digits of your social security number
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 45 days), we will inform you of the reason and extension period in writing. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding receipt of the verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance, by email or first class mail, based on how the request was submitted.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Personal Information Collected or Disclosed for a Business Purpose

Information myCUMortgage Collects

myCUMortgage collects information identified under the CCPA as “personal information” and is required to provide you with lists of the categories of personal information we collected or may have disclosed about certain California residents in the preceding 12 months, by reference to the categories outlined in the CCPA. “Personal information” is information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device. It does not include:

- Publicly available information from government records;
- Deidentified or aggregated consumer information;
- Information excluded from the CCPA’s scope, such as personal information covered by certain privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

The chart below lists the CCPA’s categories of information that we may have collected either directly from you, a third-party source or a public database. We have used the information collected as set forth in our Privacy Policy. If we have collected or may have disclosed that category in the preceding 12 months, an “X” appears in the corresponding box. We have not “sold”* personal information for purposes of the CCPA. If you have any questions, please contact us using the contact information previously provided in this notice.

Categories of Personal Information	Collected	Disclosed for a Business Purpose
Personal Identifiers Examples include: name, alias, postal and/or property address, email address, unique personal identifiers (device ID, IP address, etc.), Government ID number (SSN, driver’s license, passport number), or other similar identifiers.	X	X

<p>Personal Information described in the California Consumer Records statute (Cal. Civil Code §1798.80(e))</p> <p>Examples include: name, signature, postal address, telephone number, bank account or insurance policy number, banking, property insurance, Government ID [SSN, driver's license, passport number), physical characteristics or description, education, professional or employment related information, credit/debit card number, or any other financial information.</p> <p>Some personal information included in this category may overlap with other categories.</p>	<p>X</p>	<p>X</p>
<p>Characteristics of protected classifications under California or Federal law</p> <p>Examples include: age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation), marital status, veteran or military status, medical condition, physical or mental disability, genetic information (including familial genetic information).</p>	<p>X</p>	<p>X</p>
<p>Geolocation data</p> <p>Examples include: physical location or movements.</p>	<p>X</p>	
<p>Commercial information</p> <p>Examples include: records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<p>X</p>	
<p>Sensory data</p> <p>Examples include: Audio recordings, visual recordings, electronic, or similar information</p>	<p>X</p>	
<p>Professional or employment-related information</p> <p>Examples include: current or past job history or performance evaluations.</p>	<p>X</p>	

<p>Internet activity or other electronic activity</p> <p>Examples include: browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.</p>	X	X
<p>Inferences drawn from any of the above information to create a customer profile</p> <p>Examples include: profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes</p>	X	
<p>* The CCPA defines the terms “sell,” “selling” “sale,” and “sold” to include selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating a California resident’s personal information for monetary or other valuable consideration. The definition contains certain exceptions, which have been taken into account.</p>		

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete, conversations that you may have with our origination or service departments or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our website.
- Third Party Service parties from service provided

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote, ask a question about our products or services, or get account information, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery
- To provide, support, personalize, and develop our Website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website or third-party sites.
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our website, products, and services.

- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To service your account according to investor and regulatory requirements

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

As specified in the chart above, we may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We share your personal information with the following categories of third parties:

- Mortgage origination and mortgage servicing service providers

Exercise your right to request data collection information

To exercise one or more of your rights, you may call us at 877-912-8006 or [Click Here](#) to submit a request. You can also submit your request via mail by completing the form on Page 7 and mailing it to:

myCUMortgage
Attn: Member Care
P.O. Box 341344
Beavercreek, OH 45434-1344

There are some situations where we won't, or may not be able to, fulfill some or all of your CCPA request:

- If you are not a California resident
- If we can't verify your identity. Provide sufficient information was not provided to establish your identity or of an authorized representative.
- If we're required or permitted to keep some or all of your personal information under federal regulations, other applicable laws
- We may also be permitted to keep some or all of your personal information to complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- A verifiable consumer request for access or data has not been made in the previous 12 months.

A response to your request will be attempted, via email or U.S. mail, within forty-five (45) days. If we need additional time to respond to your request, we will notify you of such an extension and the time period needed to respond, up to an additional 45 days.

We will only use the personal information provided below to verify the requestor's identity or authority to make the request:

Please select which applies to you

_____ Member

_____ Former Member

_____ Application for Financial Services/Products

_____ Consumer with no prior interaction with myCUmortgage

What Information is being requested?

_____ Data Collected

_____ Data Deletion

First Name _____ Last Name _____

Address _____

Address 2 _____

City _____ State _____

Zip Code _____ Phone Number _____

THIS IS HOW WE MORTGAGE™