



California Consumer Privacy Act

In the past 12 months we have collected and disclosed to third parties for business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

NOTICE AT COLLECTION	
<p>The California Consumer Privacy Act requires that American First Credit Union to inform Consumers, at or before the time of collection of a Consumer’s Personal Information (“PI”), of the categories of personal information that may be collected and the purpose for which the categories of personal information will be used.</p>	
CATEGORIES OF PERSONAL INFORMATION COLLECTED	PURPOSE(S) FOR WHICH IT WILL BE USED
<ul style="list-style-type: none"> Identifiers such as real name and government-issued identifier (e.g. Social Security number); PI, as defined in the California safeguards law, such as contract information and financial information; Characteristics of protected classifications under California or federal law, such as sex and marital status; Commercial information such as transaction information and purchase history; Biometric information, such as fingerprints and voiceprints; Internet or network activity information such as browsing history and interactions with our website; Geolocation data such as device location and internet Protocol (IP) location; Audio, electronic, visual and similar information such as call and video recordings; Inferences drawn from any of the PI listed above to create a profile about, for example, an individual’s preferences and characteristics. 	<ul style="list-style-type: none"> We used PI relating to California residents to operate, manage, and maintain our business; To provide our products and services; To accomplish our business purposes and objectives.
CATEGORIES OF SOURCES FROM WHOM WE COLLECTED THIS PERSONAL INFORMATION	USE OF PI INCLUDE THE FOLLOWING:
<ul style="list-style-type: none"> Directly from a California resident or the individual’s representatives Service Provides, Consumer Data Resellers and other third parties Public Record Sources (Federal, State or Local Government Sources) Information from our Affiliates Website/mobile App Activity/Social Media Information from consumer directed third parties 	<ul style="list-style-type: none"> Performing services, including maintaining or servicing accounts, providing member service, processing or fulfilling orders and transactions, verifying member information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services. Compliance with information security laws and regulations. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and aid in prosecution of those responsible for the activity. Regulatory Examinations



	<ul style="list-style-type: none"> • Compliance with Company Policies • Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including regulatory guidance, codes or opinions).
CATEGORIES OF THIRD PARTIES TO WHOM WE DISCLOSED PI FOR OUR BUSINESS PURPOSES	PURPOSE FOR DISCLOSURE
<ul style="list-style-type: none"> • Vendors and Service Providers • Third Parties who provide services • Third Parties who enable services to members to Government Agencies as required by laws and regulations • Government Agencies 	<ul style="list-style-type: none"> • Provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities • Services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the Credit Union and its financial services and products to members and other consumers • Services such as conducting transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the member) • As required by laws and regulations
SALE OF PERSONAL INFORMATION	
<p>In the past 12 months, we have not “sold” PI subject to the CCPA, including PI of minors under the age of 16. For purposes of this Disclosure, “sold” means the disclosure of PI to a third-party for monetary or other valuable consideration.</p>	
CHANGES TO THIS CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE	
<p>We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new “Last Updated” date.</p>	