

# **BluPeak Credit Union**

## **California Consumer Privacy Act (CCPA) Policy**

### **Important Privacy Information**

At BluPeak Credit Union, we strive to create transparency with our policies and work hard to protect your privacy. During the course of business, personal information is gathered in order to consider applications for products and services, service accounts, and process transactions you request. The information we collect is protected by various federal and state laws including the California Consumer Privacy Act (CCPA).

If you have questions regarding your rights under other federal and state privacy laws, please refer to BluPeak Credit Union's state and federal privacy policies located under the [Privacy and Security](#) section of our website [bluepeak.com](http://bluepeak.com).

### **Your Rights Under CCPA**

The CCPA gives California residents additional control over their information including the power to request access to the personal info we have on file for you, the power to request we correct or delete that information, the right to opt-out of the sale of your information, and other related rights.

- A "Request to Know" provides access to what pieces of personal information we collect about you, including:
  - What information we have collected
  - The sources of the information collected
  - Our purpose for collecting the information
  - Any third parties with whom we share your information
- A "Request to Correct" allows you to request that we correct inaccurate or incomplete personal information.
- A "Request to Delete" allows you to ask that information we hold on file about you be deleted. Note that not all information is eligible for deletion, including information that we are required to maintain under another state or federal law.
- You have a right to limit information sharing. You can submit a request to opt-out of the sale of your personal information. The sharing of information at BluPeak Credit Union is governed by the California Financial Information Privacy Act, another state law protecting your privacy rights. You can opt-out of information sharing by following the instructions on the [Important Privacy Choices For Consumers](#) notice located under the Privacy and Security section of our website [bluepeak.com](http://bluepeak.com).
- You have the right not to be discriminated against for exercising your rights under the CCPA.
- You have the right to have a legally authorized and verifiable authorized agent, such a power of attorney, make requests on your behalf.

## **Information Sharing**

BluPeak Credit Union shares your information with partner vendors/companies to maintain and service your account(s) (such as statement printers) and facilitate transactions you request (such as card processors). We do not share or sell your personally identifiable information to any third parties outside of a joint marketing agreement, and we have not done so in the last 12 months. We may also share information when legally required to do so (such as a subpoena or levy).

## **Personal Information - Collection and Sharing Summary Table**

The specific types of Personal Information covered under CCPA that we collect, use, and disclose will vary based on our relationship and interactions with you.

<b>Category</b>	<b>Examples of Information Collected</b>	<b>How do we use it?</b>	<b>Do we share?</b>
<b>Individual Information</b>	Name, address, email, identification, and date of birth	For everyday business purposes including maintaining your account(s), processing your transactions, and offering financial products and services to you	Yes <i>BluPeak Credit Union shares <u>limited individual information</u> with a joint marketing partner to offer insurance products</i>
<b>Financial Details</b>	Account numbers, debit/credit card numbers, check numbers, transaction details, and account balances	For everyday business purposes including maintaining your account(s), processing your transactions, and reporting to credit bureaus	No
<b>Technology Data</b>	Geographic coordinates, IP address, cell phone tower pings, cookies, user IDs, beacon scanning, in-session digital banking activity, and similar data gathered when accessing our products and services digitally	This helps us deliver a customized banking experience and provide you important communications and promotional offers through push notifications	No
<b>Bio Metric Data</b>	Such as visual information on a security camera in a branch or at an ATM	The use of cameras and security protocols are designed to ensure safety	No
<b>Mobile App Data</b>	Geolocation-based data, user IDs, and in-session digital banking activity. If enabled, our Mobile App may collect this information even when the app is closed or not in use.	To provide you a customized banking experience. Geolocation-based data is also used to assist you with locating the nearest BluPeak ATM or branch through the Mobile App.	No <i>Note you may disable or adjust the Location Services at any time through your mobile device's settings</i>

## **Sources of Personal Information**

We obtain your information in the following ways:

- Information you provide directly to BluPeak Credit Union to open an account, apply for a loan, or to provide financial services and transactions at your request
- Information you make publicly available such as on your personal social media posts or that you post on BluPeak's social media posts
- Information you provide within online banking to facilitate address changes, check orders, online bill payments and similar services you request
- Information provided to us by third party partners such as consumer reporting agencies used to make decisions about accounts, services, and loans
- Information that your browser may automatically transmit, and information that may be contained in a cookie recorded on your device, accessed/delivered when you visit BluPeak's website such as IP address, device type, device location, browser used etc.

## **How We Use Your Personal Information**

All information we gather, regardless of the source, is treated with the same security and confidentiality standards we afford all sensitive information. Information you provide or that is gathered during our interactions with you, whether in person, on the phone, or on the web, may be used for the following purposes:

- Maintain and service your account(s)
- To communicate with you about your account(s)
- Facilitate a transaction you request
- To offer BluPeak Credit Union products and services to you
- To maintain your account(s) privacy and security
- To comply to applicable state and federal laws
- To provide you with online and mobile device services
- To customize your experience when accessing products and services digitally

## **How To Make A Request**

If you are a California resident or an authorized agent of a California resident, you may make a request to know what personal information we have on file about you, to correct the information we have on file and you can request we delete your personal information.

1. Submit a request by calling us at 866-873-4968.
2. Mail a notarized request to BluPeak Credit Union, Attn: Legal/Compliance, 10120 Pacific Heights Blvd. Suite 100, San Diego, CA 92121
3. Visit any one of our convenient branch locations

*Request forms are available on our website [blupeak.com](http://blupeak.com). Click on CCPA Privacy Policy, then click on the “notarized request form” under the “How To Make A Request section”.*

### **How To Opt-Out**

You can submit a request to opt-out of the sale of your personal information. The sharing of information at BluPeak Credit Union is governed by the California Financial Information Privacy Act, another state law protecting your privacy rights. You can opt-out of information sharing by following the instructions on the *Important Privacy Choices For Consumers* notice *located under the Privacy and Security section of our website [blupeak.com](http://blupeak.com).*

BluPeak Credit Union reserves the right to make changes to this notice at any time without prior notice.