



CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE FOR CALIFORNIA RESIDENTS ONLY

Last Revised October 2020

This California Consumer Privacy Act Disclosure ("Disclosure") outlines how Purdue Federal Credit Union ("Credit Union") collects, uses, and discloses the personal information of California consumers covered by the California Consumer Protection Act of 2018 ("CCPA"). The words "we", "us", and "our" and "Credit Union" refers to Purdue Federal Credit Union and the words "you", "your" have definitions given in Your Guide to Member Services and "consumer" mean California consumers as defined in the CCPA.

Keeping financial and personal information secure is one of our most important responsibilities. Purdue Federal Credit Union is committed to protecting the information of members and consumers who use our products and services.

This policy does not apply to personal information we collect, process, sell, or disclose about our members who reside in California who apply for or obtain financial products or services subject to certain other laws and implementing regulations, including but not limited to the Federal Gramm-Leach-Bliley Act (Public Law 106-102), and the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code). For more information please refer to our [Privacy Notice](#).

USE OF PERSONAL INFORMATION

In the past 12 months, Purdue Federal Credit Union has used information we collect for certain business and commercial purposes, including but not limited to: auditing and risk management, servicing and maintaining our products and services, marketing, operating our website and other information technology services, fraud prevention, detecting security incidents and ensuring security of data and facilities, investigations, internal research, and complying with legal and regulatory requirements and proceedings.

YOUR RIGHTS AS A CALIFORNIA RESIDENT

If you are a California resident, you may have certain rights under the CCPA, including the right to request the following:

Disclosure of the specific pieces of personal information we collected about you; the categories of personal information we collected; the categories of sources used to collect personal information; our purpose for collecting personal information; and the categories of third parties with whom we have shared personal information, each as it pertains to our activities in the preceding twelve (12) months, free of charge. You or an agent authorized by you, also have the right to request deletion of personal information collected. An agent authorized by you must be authorized to act in a durable or limited Power of Attorney capacity (or as otherwise allowed pursuant to Cal. Code Section 999.326), or have written authorization to request or delete information collected and provide identification to verify your authorized agent's identity. Information collected necessary to service or maintain your account will not be deleted. The Credit Union will not discriminate against any California resident for exercising any of these rights as covered by Cal. Civ. Code §1798.125.



To exercise your rights, you or an agent authorized by you, may call us at 800.627.3328 or email mbrservice@purduefed.com with the nature of your request. We will respond to your request within 45 calendar days. Requests will be processed free of charge. If additional time or information is needed to process your request, someone will be in contact.

PERSONAL INFORMATION WE COLLECT

Categories of information we may collect and the sources from which we collect information include but are not limited to:

- *Personal identifiers:* real name; postal address; Social Security number or other identifying number; driver's license number; telephone number; email address
- *Characteristics of protected classifications:* gender; age; marital status
- *Biometric information:* fingerprint; face, voice recordings; keystroke patterns
- *Commercial Information:* records of personal property; products or services applied for or obtained; purchasing tendencies
- *Internet activity:* browsing history; search history; information in relation to our website, applications or advertisements
- *Geolocation data:* IP address; device location; any information used to identify your physical location
- *Financial details:* bank account numbers; debit/credit card numbers; transaction details
- *Communications:* audio; electronic; visual
- *Inferences:* Any derivation of information, data, assumptions, or conclusions from any information or data collected used internally for business purposes.

We collect personal information from you in a variety of ways including but not limited to: applications, direct contact, third parties (including credit bureaus and law enforcement authorities), and by visiting our website.

- We collect personal information that you manifestly choose to make public, including via social media (e.g., we may collect information from your social media profile(s), to the extent that you choose to make your profile publicly visible)

SALE OF PERSONAL INFORMATION

Purdue Federal Credit Union does not engage in and has not engaged in the sale of personal information in the past 12 months. Because it is our policy not to sell your personal information we do not offer an opt-out.

CHANGES TO THIS DISCLOSURE

This disclosure may be amended from time to time and post the revised disclosure on our website. Changes will be effective upon posting.