

SCHOOLS FINANCIAL CCPA PRIVACY NOTICE

PRIVACY NOTICE – AT COLLECTION OF PERSONAL INFORMATION

At Schools Financial, A Division of SchoolsFirst Federal Credit Union (“Schools Financial”, “Credit Union”, “we”, “our”, “us”), we respect your right to privacy and understand the importance of maintaining the security of your personal information. This **Schools Financial CCPA Privacy Notice** (“NOTICE”) supplements the information contained in the Schools Financial Privacy Policy and applies solely to 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 other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice. This notice, provides a summary of how we collect, use, and share your personal information. For additional information on our privacy practices, we encourage you to read our [Schools Financial Privacy Policy](#).

I. CATEGORIES OF INFORMATION WE COLLECT

We collect the following categories of personal information when you visit our premises, use our ATMs, complete an application for our products and services, participate in sweepstakes that we sponsor, or through your other personal interactions with us (please note that some categories overlap):

Category	Examples
A. Identifiers	A real name or alias; postal address; signature; home phone number or mobile phone number; bank account number, credit card number, debit card number, or other financial information; physical characteristics or description; email address; account name; Social Security number; driver's license number or state identification card number; passport number; or other similar identifiers.
B. Protected classification characteristics under state or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
C. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
D. Biometric information	Genetic, physiological, behavioral, and biological characteristics or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.
E. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

F. Geolocation data	Physical location or movements. For example, city, state, country, and ZIP code associated with your IP address or derived through Wi-Fi triangulation; and, with your permission in accordance with your mobile device settings, and precise geolocation information from GPS-based functionality on your mobile devices.
G. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.
J. Inferences drawn from other personal information.	Profile reflecting a person’s preference, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

II. HOW WE USE YOUR PERSONAL INFORMATION

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

- To fulfill or meet the reason for which the information is provided. For example, when you apply for a loan, and we use the information in your loan application to give you the loan, or to process a transaction over an Automated Teller Machine (“ATM”).
- To provide you with information, products, or services that you request from us.
- To provide you with email alerts, event registrations, or other notices concerning our products or services or events or news that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis to improve our products and services and for developing new ones.
- To protect the rights, property or safety of us, our employees, our Members, or others.
- To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, in which personal information held by us is among the assets transferred.
- Advertising our Membership, products, and services to you.
- Enabling or affecting, directly or indirectly, a commercial transaction.

III. SELLING PERSONAL INFORMATION

We will not sell your personal information.

IV. CONTACT INFORMATION

If you have any questions regarding this Notice call us at 800-962-0990 or write to us at:

Schools Financial, a division of
SchoolsFirst FCU
RE: Privacy Policy
P.O. Box 526001
Sacramento, CA 95852-6001