

CREDIT UNION OF SOUTHERN CALIFORNIA ONLINE PRIVACY POLICY

Effective Date August 1, 2017

Credit Union of Southern California ("CU SoCal") understands the importance of protecting your privacy. Our goal is to maintain your trust and confidence when handling your personal information. We are committed to maintaining the confidentiality of your personal information consistent with state and federal laws. This Online Privacy Policy ("Policy") describes how we collect, use, share, and protect information when you visit or use the site of www.CUSoCal.org ("Website"). By using the Website, you consent to the terms and conditions of this Policy, including your consent to our use and disclosure of information about you in the manner described in this Policy. The term "us," "we" or "our" in this Policy refers to CU SoCal.

Collecting, Using and Sharing Information

How We Collect Information

"Cookies" are pieces of information that are stored directly on your computer, smartphone or other internet access device. Browser cookies are assigned by a web server to the browser on your device. When you return to a website you have visited before, your browser gives this data back to the server. When you visit the Website, we may use cookies and other technologies such as pixel tags. We use these technologies to support some features within electronic banking and for purposes such as measuring the effectiveness of our promotions or other communications, determining response rates, and determining which offers to present to you in the future using our the Website or third party sites. The information gathered through the use of cookies and pixel tags may be used to personalize your experience with us and may be used to make offers to you via online ads, email, U.S. mail or telephone, subject to the privacy preferences you have on file with us. As an example, we use Google Analytics to monitor statistics such as how many people visit the Website, which domains our visitors come from (e.g., from "google.com"), and which browsers people use to visit our Website. Cookies we use do not contain or capture unencrypted personal information.

The browsers of most computers, smartphones and other internet access devices are set up to accept cookies. You can refuse to accept these cookies through your browser settings. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you may not be able to use the full functionality of the Website. For example, if we are not able to recognize your device, you will need to answer a challenge question each time you log on. You also may not receive customized advertising or other offers from us that may be relevant to your interests and needs.

How We Respond To "Do Not Track" Signals

California law requires us to disclose how we respond to web browser "Do Not Track" (DNT) signals. DNT refers to an HTTP header used by Internet web browsers to request a web application disable its tracking or cross-site user tracking. When DNT is enabled, a user's web browser adds a header to content requests indicating that the user does not want to be tracked. We do not respond to or take any action with respect to a DNT configuration set in your internet browser, and therefore, do not disable tracking.

Personal Information We Collect

When you interact with us via our Website, we will not obtain personal information about you unless you choose to provide such information. Personal information that we may collect about you through online interaction includes information that you provide, such as your name, mailing address, email address and other contact information; data resulting from your activity, such as transaction or balance information; and limited location information (for example, a ZIP code to help you find a nearby ATM). We may also collect account numbers, payment card information, social security numbers, your date of birth, and driver's license numbers when you provide such information while using our Website. In addition, when verifying your registration as you use our services, we may obtain information including (but not limited to): username, password, and secret questions and answers for resetting access information. We will retain your personal information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Other Information We Collect

In addition to the personal information described above, we also collect anonymous demographic information, which is not unique to you, such as your ZIP code, region, preferences, interests, and favorites. We may also automatically collect information about your computer hardware, such as the IP address of the device you use to connect to the Website, the type of operating system and browser you use, type of device, search engine used, access times and dates, referring website addresses, the parts of our Website you access, the information you request, and the site you visit next.

How We Use Information

In addition to the uses described above, we use the information for purposes as allowed by law, such as:

- To process applications and transactions;
- To service your accounts with us, including collection on accounts;
- To send you important information regarding the Website, changes to terms, conditions and/or policies;
- To track Website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our Website;
- To verify your identity (such as when you access your account information);
- To respond to your requests and to communicate with you;
- To send you marketing communications that we believe may be of interest to you;
- To allow you to participate in surveys, sweepstakes, contests and similar promotions;
- For our business purposes, including data analysis, tracking the effectiveness of online advertising campaigns, developing and improving our products and services, and enhancing our Website;
- To prevent fraud and enhance the security of our Website;
- To resolve disputes and prevent and defend claims;
- To protect our rights and property; and
- To comply with laws and regulations.

How We Share Your Information with Third Parties

If you are a CU SoCal member, we will use and share any information that we collect from or about you in accordance with our Privacy Notice and our Opt-Out Notice, which offers you certain choices with respect to the use and sharing of your personal information. Please visit our Website to see our Privacy Notice and our Opt-Out Notice.

We may share the information we collect from and about you with service providers with whom we work, such as data processors and companies that help us market products and services to you. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us in response to our Privacy Notice and Opt-Out Notice.

We do not partner with third parties for the purposes of engaging in online behavioral tracking, nor do we permit third parties to collect from the Website personally identifiable information about your online activities. We do not sell or lease Member or visitor information to third parties. We may, from time to time, contact you on behalf of trusted business partners about a particular offering that may be of interest to you. In those cases, your personal information is not disclosed to the third party. In addition, we may share information with trusted service providers, such as data processors and companies that help us market products and services to you, companies that help us perform statistical analysis, send you email or postal mail, or provide customer support. All such third parties are prohibited from using your personal information except to provide these services to us, and they are required to maintain the confidentiality of your information.

Children's Online Information Privacy

Our Website is not intended for children under the age of 13. We do not knowingly collect, maintain, or use personally identifiable information from our Website about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website: www.ftc.gov.

Confirm Your Information Is Accurate

Keeping your account information up-to-date is important. If you are an enrolled in electronic banking, you may review and maintain your information by logging in with your username and password. You may also contact us at 866 CU SoCal/866 287-6225, by writing to us at CU SoCal, 8028 Greenleaf Avenue, Whittier, CA 90602 or by visiting us in person at any CU SoCal branch.

Security

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include ensuring that our Website, electronic banking, Membership, loan application, and mortgage loan websites are hosted on secure servers, have SSL certificates, device safeguards and secured files and buildings as well as oversight of our third party service providers to ensure information remains confidential and secure. We also limit access to your personal information to those who need it to do their jobs.

Linking to Other Websites

The Website may contain links to third party websites. Although these links were established to provide you with access to useful information, we do not control and are not responsible for any of these websites or their contents. We do not know or control what information third-party websites may collect regarding your personal information. We provide these links to you only as a convenience, and we do not endorse or make any representations about using such third party websites or any information, software or other products or materials found there, or any results that may be obtained from using them. We encourage you to review the privacy statements of websites you choose to link to from the Website so that you can understand how those websites collect, use, and share your information. We are not responsible for the security or privacy practices of the linked websites.

Contact Us

If you have any questions regarding this Policy, call us at 866 CU SoCal/866 287-6225 or write to us at CU SoCal, 8028 Greenleaf Avenue, Whittier, CA 90602.

Updates to this Policy

From time to time, we may change this Policy. The effective date of this Policy, as indicated above, reflects the last time this Policy was revised. Any changes to this Policy will become effective when we post the revised Policy on our Website. Your use of the Website following these changes means that you accept the revised Policy.