

# Privacy Notice for California Residents

Southeast Financial Credit Union

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## Objective

This Privacy Notice for California Residents is provided by Southeast Financial Credit Union pursuant to the California Consumer Privacy Act of 2018 and supplements the information contained in Southeast Financial Credit Union’s Privacy Notice.

This notice applies solely to consumers who reside in the State of California (“Consumers” or “you”), and to “personal Information” as defined in the CCPA. However, as used in this notice, the term “personal information” does not include, and this notice does not apply to:

- Personal information that we collect, process, sell, or disclose pursuant to the federal Gramm- Leach-Bliley Act, and implementing regulations, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code);
  - Publicly available information from government records;
  - Deidentified or aggregated consumer information; or
  - Other information excluded from CCPA’s scope, including:
    - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
    - personal information covered by other sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA).
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## Personal Information We Collect

The Credit Union collects non-public personal information about its members from the following sources:

### Category:

**Identifiers** – A real name, alias, postal address, unique personal identifiers, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.

**Personal Information categories listed in the California Customer Records statute (Cal. Civ. Code 1798.80(e))** – A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license, or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, and medical information.

The information contained herein is intended only for the use of Southeast Financial Credit Union, its current Officers and Directors and may contain information that is privileged, confidential and exempt from disclosure under applicable law.

**Protected classification characteristics under California or federal law** - Age, race, color, citizenship, marital status, gender, military status.

**Biometric information**- Biological Characteristics used to extract an identifier, such as fingerprint, or facial recognition.

**Internet or other similar network activity** – Information on a consumer’s interaction with a website, application, or advertisement.

Non-public education information (per the Family Educational Rights and Privacy Act, 20 U.S.C. Section 1232g,34 C.F.R. Part 99) – Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as transcripts.

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**Sources of Personal Information**

We obtain the categories of personal information listed above from the following sources:

- Directly from you. Examples, the forms you complete or products and services for which you apply or that you obtain from us.
- Indirectly from you. For example, from observing your actions on southeastfinancial.org.
- From others, such as credit bureaus.

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**Use of Personal Information**

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

- To provide support for our website, online banking, or other products and services.
- To provide you with support and to respond to inquiries, including to investigate and address any concerns.
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets and business.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental agencies. As otherwise necessary to service member accounts, or as permitted or required by law.
- For our marketing purposes.
- For our affiliates to market to you.
- For non- affiliates to market to you.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our website usage is among the assets transferred.

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## Sharing Personal Information

We may share your personal information with the following categories of third parties:

- Service Providers.
- Affiliates.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products and services we provide you.

We do not sell personal information.

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## Your Rights and Choices

The CCPA provides California consumers with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

You have the right to request that we disclose certain information to you about our collection, use, and disclosure of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business purpose for collection of that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you under a category.

**Deletion Requests Rights** – Subject to certain exceptions, you have the right to requests that we delete the personal information that we have collected about you. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

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1. Complete the transaction for which we collected the personal information. Provide a service that you requested, take actions reasonably anticipated within the context of our ongoing relationship with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code 1546 et. Seq.).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided.

**Exercising Access, and Deletion Rights** – To exercise the access, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 1-800-521-9653
  - Visiting <https://www.southeastfinancial.org> and selecting “California Privacy Notice” under the “Tools and Resources” menu in the footer. Please note that you must include your telephone number for us to process your request.
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