

## **Right to Know About Personal Information Collected, Disclosed or Sold**

Under the California Consumer Privacy Act (“CCPA”), a California resident has the right to request that Police and Fire Federal Credit Union disclose the personal information that it collects, uses and discloses about them during the last 12 months (“Request to Know”). This includes:

- the categories of personal information that we collected;
- the categories of sources from which we collected the personal information;
- our business or commercial purpose for collecting the personal information; and
- the categories of personal information, if any, that we disclosed for a business purpose to third parties and the categories of third parties to whom the information was disclosed.

During the last 12 months, Police and Fire Federal Credit Union collected the following categories of personal information about California residents:

- personal information as defined by Cal. Civ. Code § 1798.80, including name, birthdate, address, phone number, email address, mother’s maiden name, signature, employer, drivers’ license number and Social Security Number;
- certain personal characteristics, including race, national origin, sex and marital status;
- account information, including account number, shares, open date, branch where opened, transaction authorization code and transaction history;
- loan and credit information, including payment history, credit bureau reports and credit score;
- internet or network activity information, including browsing history and interactions with our website, mobile banking application, and emails;
- geolocation data, including device location and Internet Protocol (IP) location;
- audio and other electronic information, including telephone call recordings;
- inferences drawn from any of the above information to create a profile about you.

We collected this information either directly from California residents or their representatives, or from third party service providers, credit bureaus and other consumer data resellers, public records, website and mobile banking activity and social media.

During the last 12 months, Police and Fire Federal Credit Union disclosed the personal information it collected about a California resident to:

- vendors that provide services to Police and Fire Federal Credit Union such as website hosting, data analysis, payment processing, credit/debit card processing, information

technology and related infrastructure, fraud prevention and data security, and marketing activities<sup>1</sup>;

- other third parties the California resident has authorized us to provide access to their personal information, such as credit bureaus, data aggregators, and those authorized to conduct transactions online and via mobile devices, and to support loan fulfillment services; and
- Government entities as required by law.

During the last 12 months, Police and Fire Federal Credit Union used the personal information it collected about a California resident to:

- perform everyday business activities, such as to process transactions, maintain and service accounts, provide member service, respond to court orders and legal investigations, and report to credit bureaus;
- engage in advertising or marketing activities<sup>1</sup>;
- prevent, detect and respond to security incidents;
- undertake activities, including internal research and analysis, to derive consumer insights and to maintain or enhance the quality of our products and services;
- maintain the data integrity and the functionality of our information technology systems; and
- comply with legal requirements.

### **Right to Request the Deletion of Personal Information**

A California resident has the right to request that Police and Fire Federal Credit Union delete the personal information that we collect about them (“Request to Delete”), subject to applicable exception for, among other things, personal information that we are required to collect and maintain under the Gramm-Leach-Bliley Act. For information about how we collect and share this information, please refer to our [Privacy Policy Disclosure](#).

### **Right to Opt-Out of the Sale of Personal Information**

Although a California resident has the right to opt-out of the sale of their personal information to third parties, Police and Fire Federal Credit Union does not sell its members’ personal information.

### **Right to Non-Discrimination for the Exercise of a Consumer’s Privacy Rights**

A California resident has the right not to receive discriminatory treatment by Police and Fire Federal Credit Union for the exercise of the privacy rights conferred by the CCPA.

## **Authorized Agents**

A California resident can designate an authorized agent to make a request on their behalf. To do so, the California resident must either have on file at Police and Fire Federal Credit Union, or present to Police and Fire Federal Credit Union at the time of the request, a valid power of attorney that appoints the authorized agent and authorizes the agent to request and receive the personal information on the principal's behalf.

## **How to Make Requests**

A California resident (or their authorized agent) can submit a Request to Know, Request to Delete or any other request authorized by the CCPA by using one of the following methods:

- calling us at (215) 931-0300 or toll-free at (800) 228-8801;
- in-person at a Police and Fire Federal Credit Union branch; or
- mailing a notarized written request to Police and Fire Federal Credit Union at Four Greenwood Square, 3325 Street Road, Bensalem, PA 19020, Attention: Member Service.

## **Contact for More Information**

For any questions or concerns regarding our CCPA Privacy Policy or the request process, please call us at (215) 931-0300 or toll-free at (800) 228-8801.

---

<sup>1</sup> Police and Fire Federal Credit Union has discontinued using a California resident's personal information for advertising and marketing activities.