



UW Credit Union Privacy Notice for California Consumers

Effective Date: January 1, 2020

UW Credit Union (“UWCU,” “we,” “us,” or “our”) provides this **Privacy Notice for California Consumers** (the “CCPA Privacy Notice”) to supplement the information contained in the UWCU Internet Privacy Policy. UWCU is a financial institution. As such, our Privacy Statement applies to our relationship with you as our member customer (“UWCU Member”). This CCPA Privacy Notice sets forth our privacy practices as required by the California Consumer Privacy Act of 2018 (“CCPA”) in those limited circumstances where we are not interacting with you as a UWCU Member or providing you products or services as a financial institution.

The CCPA Privacy Notice applies only to individuals residing in the State of California who are considered “Consumers” under the CCPA and from whom we collect “Personal Information” as described in the CCPA (“Consumers”). If you are an employee, employee applicant, or contractor, please refer to the [UW Credit Union Privacy Notice for California Consumers \(Employees\)](#).

Information We Collect

We may collect Personal Information from you in a variety of different situations, including, but not limited to on our website, your mobile device, through email, in physical locations, through the mail, and/or over the telephone. More specifically, UWCU collects the following categories of Personal Information from its Consumers, which will depend on the particular Business Purpose for which we collect it:

Category	Examples of Personal Information Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, or other similar identifiers.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, or address. Note: Some personal information included in this category may overlap with other categories.
C. Sensory data.	Audio, electronic, or similar information.

Personal information does not include deidentified or aggregated consumer information.

UWCU obtains the categories of Personal Information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our website or from information your computer or mobile device transmits when interacting with our website or mobile applications, among other things.

How We Use Personal Information

We may use or disclose the Personal Information we collect from you or about you to do one or more of the following:

- To fulfill or meet the purpose for which you provided the information. For example, if you share your name and contact information to ask us a question or inquire about our products or services, we will use that personal information to respond to your inquiry.
- To contact you and to inform you about products, services, promotions, special offers, and/or events that may interest you.
- To inform you about products and services you have purchased from us.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- If you provide your information in the context of an employment application or your employment, we will use your information to serve those purposes.
- To personalize your App or Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, mobile applications, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our App or Website, products and services, databases and other technology assets, and business.
- For research, analysis, and business development, including to develop and improve our Website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA or subsequently agreed to by you.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of UWCU assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by UWCU about our Consumers is among the assets transferred.

How We Share Personal Information

UWCU may disclose your Personal Information to a third party for a business purpose, including to our service providers.

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

- Service providers.
- Third parties with whom you direct us to share your personal information

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, UWCU has disclosed the following categories of personal information for a business purpose:

Category A: Identifiers.

Category B: California Customer Records personal information categories.

We disclose your personal information for a business purpose to the following categories of third parties:

- Service providers.

Sales of Personal Information

In the preceding twelve (12) months, UWCU has not sold personal information.

Your Consumer Rights and Choices

The CCPA provides Consumers with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that UWCU disclose certain information to you about our collection and use of your Personal Information over the past 12 months. Once we receive and confirm your verifiable consumer request (see *Exercising Access, Data Portability, and Deletion Rights*), 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 or commercial purpose for collecting 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.
- If we disclosed your Personal Information for a business purpose, a list disclosing:
 - disclosures for a business purpose, identifying the Personal Information categories that each category of recipient obtained.

Deletion Request Rights

You have the right to request that UWCU delete any of your Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see *Exercising Access, Data Portability, and Deletion Rights*), we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies.

In accordance with the CCPA, we may deny your deletion request under certain circumstances, and will inform you of the basis for the denial, which may include, but is not limited to, if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at **800-533-6773**.
- Visiting www.uwcu.org/contact-us/.
- Logging in to your Web Branch account using your username and password at: www.webbranch.uwcu.org/Auth/Login, and sending us a secure message.

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you.

Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to Personal Information associated with that specific account.

We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Changes to Our CCPA Privacy Notice

UWCU reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the App and Website and update the notice's Effective Date above. **Your continued use of our App or Website or interaction with us through other methods following the posting of changes and/or our directing you to the updated CCPA Privacy Notice constitutes your acceptance of such changes.**

Contact Information

If you wish to exercise your rights under California law, please contact us at:

Phone: 800-533-6773

Online: www.uwcu.org/contact-us/

Postal Address:

ATTN: Member Solutions Center

UW Credit Union

P.O. Box 44963

Madison, WI 53744