



# FACTS

## WHAT DOES AEROSPACE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Name and address</li> <li>• Payment history</li> <li>• Account balances</li> <li>• Transaction history</li> <li>• Credit history</li> <li>• Credit scores</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Aerospace Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Aerospace Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>- Call 800-795-2325 — select "Member Services"</li> <li>- Visit us online: <a href="http://www.aerofcu.org">www.aerofcu.org</a></li> <li>- Mail the form below</li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 10 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 800-795-2325 or Email <a href="mailto:Privacy@aerofcu.org">Privacy@aerofcu.org</a>
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### Mail-in Form

Mark below if you want to limit sharing:

**For joint marketing with other financial companies**

Name	
Address	
City, State, Zip	

<b>Mail to:</b>	Aerospace Federal Credit Union P.O. Box 90735, Los Angeles, CA 90009
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## Who we are

Who is providing this notice?

Aerospace Federal Credit Union

## What we do

How does Aerospace Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Aerospace Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Pay us by check
- Pay your bills
- Make deposits or withdrawals from you account(s)
- Use any of our products or services

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

If you limit sharing for your account(s) you will be limiting sharing for a joint owner(s) of your account(s)

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Aerospace Federal Credit Union does not have affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Aerospace Federal Credit Union does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial service providers such as:*
  - CO-OP Financial Services
  - CUNA Mutual Insurance Group
  - Experian
  - PSCU Financial Services
  - Raddon

## Other important information

**State Laws:** if your address is in Vermont, we will automatically limit information sharing.

**NCUSIF Insured:** This credit union is federally insured by the National Credit Union Administration.

## AEROSPACE FEDERAL CREDIT UNION

### CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

Aerospace Federal Credit Union (AFCU) takes your right to personal privacy seriously. Beginning January 1, 2020, California residents have the right under the California Consumer Privacy Act (CCPA) to have access to information that we collect, organize, analyze, use, store and disclose when accessing our website or interacting with the credit union for financial information and/or services.

Under the CCPA you have the right to request that AFCU disclose certain information to you about our collection and use of your private information over the past twelve (12) months. Please refer to the details contained in this Privacy Policy to help you understand your rights as a resident of California.

#### INFORMATION WE COLLECT

Under the CCPA, California residents have the right to request access to categories of private information that AFCU has collected about you.

The categories of private information AFCU may have collected over the past twelve (12) months are:

Categories	Examples	Collected
A. Identifiers	Names and Alias Addresses Birthdates Telephone Numbers Social Security Numbers Driver's License Numbers State ID Card Numbers Government Issued Identification Numbers Passport Numbers Email Addresses	Yes
B. Personal information listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Names Signatures Marital Status Employment Information Residential Information Financial Information Income Information Insurance Policy Numbers Account Numbers Credit Card Numbers ATM/Debit Card Numbers Credit Files	Yes

Categories	Examples	Collected
C. Protected Classifications Characteristics under California or Federal Law	Race, National Origin, Ethnicity, Citizenship, Gender, Veteran or Military Status	Yes
D. Commercial Information	Records of Personal Property	Yes
E. Biometric Information	Fingerprints, Faceprints or Voiceprints	No
F. Internet or Other Similar Network Activity	Internet Protocol Addresses Browsing History Search History	Yes
G. Geolocation Data	Physical Location	Yes
H. Sensory Data	Audio, Electronic, Visual, Thermal or Similar Information	No
I. Professional or Employment-Related Information	Current or Past Job History	Yes
J. 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	No
K. Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, predispositions or purchasing behavior	No

Private information does not include:

- Publicly available information from government records
- De-identifiers or aggregated consumer information
- Information excluded from CCPA such as: health or medical information covered by Health Insurance Portability and Accountability Act of 1996 (HIPPA) and personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA) and the Gramm-Leach-Bliley Act (GLBA)

**SOURCE OF PRIVATE INFORMATION**

We gather private information about you from the following sources:

- Directly from you. For example, during account registration from the forms you complete, services you request, your written correspondence or comments and emails you submit on our website
- Indirectly from you. For example, observing your actions on our website or services you use
- From third parties. For example, from our joint-marketing business partners and service processor
- From publicly available sources. For example, from skip tracers and county records

## **USE OF PRIVATE INFORMATION**

We may use or disclose the private information we collect for one or more of the following reasons:

- To fulfill or meet the reason for which the information is provided such as processing a membership application, loan application or other application and the resulting product or service requested
- To carry out our obligations and enforce our rights arising from any applications, agreements or similar contract between AFCU and you, including billing and collection
- To improve our website or related electronic services and present its contents to you
- For testing, research, analysis and product development or improvement
- As necessary or appropriate to protect the rights, property or safety and/or security of AFCU, its members or non-members
- To respond to law enforcement requests and as required by applicable law, court order or government regulation
- As described to you when collecting your private information or as otherwise set forth in the CCPA

## **SHARING OF PRIVATE INFORMATION**

We may disclose your private information to a service provider for a business purpose. When we disclose or share your private information we only share with a service provider who we entered into a contract that describes the purpose and requires the recipient not use the private information for any other purpose except for the purpose intended and keep the private information confidential.

In the past twelve (12) months, AFCU has shared the following categories of private information for business purposes:

- Category A: Identifiers
- Category B: Personal Information per the California Customer Records Statute
- Category C: Protected Classifications under California or Federal Law
- Category D: Commercial Information
- Category F: Internet or Similar Network Activity
- Category G: Geolocation Data
- Category I: Professional or Employment-Related Information

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

- Service Providers
- Third Parties to whom you or your personal agent authorized us to disclose in connection with a product or service you requested

## **PROTECTING CHILDRENS ON-LINE PRIVACY AND PERSONAL INFORMATION**

AFCU does not knowingly collect private information from any person under the age of 13 and limits all third-party marketing activity to members or potential members over the age of 18. Private

information collection in relation to membership and related products and services must be submitted by a parent or guardian over the age of 18.

## **NON-DISCRIMINATION RIGHTS**

AFCU will not discriminate against you for exercising any of your rights under the CCPA as follows:

- Denial for service or request for a product or service
- Charge a different rate or fee for a product or service including special offers or benefits of service or imposing penalties or fees
- Provide a different level or quality of product or service
- Suggest that you may receive a different price, rate, or a different level of quality of product or service

## **REQUESTING DELETION OF NON CCPA PROTECTED PRIVATE INFORMATION**

Most private information AFCU collects, is used in conjunction with a request for membership, product application and processing, delivery of a requested service or access device. Private information is collected and disclosed to contracted service providers as permitted under the CCPA. There may be other private information that AFCU collects that you may have the right to request to be deleted.

We may deny your deletion request if retaining the information is necessary for us or our contracted service providers to:

- Complete the request for the product or service you requested
- Access private information needed to process services for you
- Detect, monitor and protect against fraudulent, deceptive or illegal activities
- Comply with state or federal regulations or other legal obligations

## **HOW TO MAKE A REQUEST AND EXERCISE YOUR RIGHTS UNDER THE CCPA**

In order to exercise your rights under the CCPA, AFCU will process your request for access to collected private information and request for deletion by clicking on [this link](#) or contacting us at [CCPA@aerofcu.org](mailto:CCPA@aerofcu.org) or by calling 800-795-2325, Option 5 to receive personal assistance with your request for access and/or delete information.

Requests will be responded to within ten (10) days. Requests will be processed in forty-five (45) days. If your request will need additional time to process, AFCU will notify you and your request will be processed in no more than ninety (90) days.

CALIFORNIA RESIDENTS MAY MAKE A REQUEST FOR ACCESS TO INFORMATION TWICE WITHIN A TWELVE (12) MONTH PERIOD.

## **OPTING OUT OF THIRD-PARTY MARKETING PROVIDERS**

AFCU does maintain a limited relationship with contracted third-party marketing providers. These specific third-party marketing relationships are disclosed in our [AFCU Privacy Policy](#) and you have the right to OPT-OUT of sharing as well as requesting the deletion of any private information that was shared with these third-party marketing providers over the past twelve (12) months. To access the private information shared and/or request a deletion and/or opt-out, please click the [link here](#) or contact us at [CCPA@aerofcu.org](mailto:CCPA@aerofcu.org) or by calling 800-795-2325, Option 5 to receive personal assistance with your request to access and/or delete information.

YOUR REQUEST FOR OPT-OUT WILL BE MAINTAINED FOR TWELVE (12) MONTHS AFTER WHICH TIME YOU MAY MAKE ANOTHER REQUEST TO OPT-OUT FOR AN ADDITIONAL TWELVE (12) MONTHS.