

California Consumer Privacy Act Policy

Updated January 1, 2020

This Policy explains how Alaska USA Federal Credit Union, Alaska USA Mortgage Company, LLC (including Procura Mortgage Company), and Alaska USA Insurance Brokers, LLC, (“we” or “Alaska USA”) collect, use, and disclose certain personal information collected from California residents or households (“California Resident” or “you”) and summarizes your rights with regard to such information as required by the California Consumer Privacy Act of 2018 (“CCPA”). This Policy supplements the information contained in our [General Privacy Notices](#) and applies solely to California Residents.

If you have a disability and would like to access this notice in another format, please contact our Member Service Center at 1-800-525-9094. The Member Service Center is available 24 hours a day, 7 days a week, 365 days a year.

What Personal Information is Covered?

The specific Personal Information that we collect, use, and disclose relating to a California Resident covered by the CCPA will vary based on our relationship or interaction with that individual. Under the CCPA, ‘Personal Information’ is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California Resident. Personal Information does not include information that is publicly available from government records or that is deidentified or aggregated.

To the extent the Personal Information we collect, however, is already regulated by certain federal and state laws, it is exempt from most of the requirements of the CCPA. For instance, the access, portability, and deletion rights of the CCPA outlined below do not apply to personal information that we collect about California Residents who apply for or obtain our financial products and services

for personal, family, or household purposes (information that is subject to the Gramm-Leach-Bliley Act (“GLBA”). The CCPA’s access, portability, and deletion rights also do not apply under certain conditions to our collection, processing, sale, or disclosure of personal information under the California Financial Privacy Act, or information bearing on consumer credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living by certain individuals and entities under the Fair Credit Reporting Act. For more information about how we collect, disclose, and secure this type of exempt information, please refer to the [Alaska USA Privacy Notice](#).

Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

Collection and Disclosure of Personal Information

In the past 12 months, we have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California Residents covered by this Policy:

- » Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- » Personal information, as defined in the California safeguards law, such as contact information and financial information;

- » Characteristics of protected classifications under California or federal law, such as sex and marital status;
- » Commercial information, such as transaction information and purchase history;
- » Biometric information, such as fingerprints and voiceprints;
- » Internet or network activity information, such as browsing history and interactions with our website(s);
- » Geolocation data, such as device location and Internet Protocol (IP) location;
- » Audio, electronic, visual and similar information, such as call and video recordings;
- » Professional or employment-related information, such as work history and prior employer;
- » Education information, such as student records and directory information; and
- » Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

The categories of sources from whom we collected this Personal Information are:

- » Directly from a California Resident or the individual's representatives;
- » Service providers, vendors, and other third parties;
- » Public Record Sources (Federal, State or Local Government Sources);
- » Information from our affiliates;
- » Website/Mobile App Activity/Social Media;
- » Information from customer directed third parties or Institutions representing a customer or potential customer;
- » Information from business customers about individuals associated with the business account (e.g., authorized employees, board

members, or other individuals required under federal "Know Your Customer" laws).

The categories of third parties to whom we disclosed Personal Information for our business purposes described in this Policy are:

- » The Alaska USA entities subject to this Policy;
- » Vendors and service providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities;
- » Partners and third parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote us and our financial services and products to customers and prospective customers;
- » Other third parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer);
- » Government Agencies as required by laws and regulations.

Use of Personal Information

In the past 12 months, we have used Personal Information relating to California Residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- » Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services,

providing analytic services, or providing similar services;

- » Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- » Short-term, transient use where the information is not disclosed to a third party and is not used to build a profile or otherwise alter an individual consumer's experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction;
- » Auditing related to a current interaction and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards;
- » Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business;
- » Debugging to identify and repair errors that impair existing intended functionality;
- » Undertaking internal research for technological development and demonstration;
- » Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

Sale of Personal Information

In the past 12 months, we have not "sold" Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Policy, "sold" means the disclosure of Personal Information subject to the CCPA (not exempt as described above) to a third-party for monetary or other valuable consideration.

Rights under the CCPA

If you are a California Resident, you have the right to:

1. **Know about Personal Information Collected, Disclosed, or Sold (known as access and portability rights).** You may request we disclose to you, free of charge, the following information covering the 12 months preceding your request:
 - a. the categories of Personal Information about you that we collected;
 - b. the categories of sources from which the Personal Information was collected;
 - c. the purpose for collecting Personal Information about you;
 - d. the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that were disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
 - e. the specific pieces of Personal Information we collected about you.
2. **Request that we delete Personal Information we collected from you, unless the CCPA recognizes an exception (known as deletion right).**
3. **Be free from unlawful discrimination for exercising your rights under the CCPA.**
4. **Opt-out of the Sale of Personal Information.** We currently do not sell Personal Information as defined in the CCPA. If we seek to sell Personal Information in the future, we will provide you with notice and an opportunity to opt-out.
5. **Appoint an authorized agent to make a request on your behalf.**

We will acknowledge receipt of your request if

we are able to verify your identity. Requests for specific pieces of Personal Information may require additional information to verify your identity.

If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access, portability, or deletion rights.

We will advise you in our response if we are not able to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

How to Exercise Your Rights

If you are a California Resident, you may submit a request by:

1. Completing an online Personal [Information Request Form](#), or
2. Calling Alaska USA Federal Credit Union's Member Service Center at 1-800-525-9094.

Questions or Concerns

You may contact us with questions or concerns about this Policy and our practices by:

1. Emailing us at memberservice@alaskausa.org
2. Calling Alaska USA Federal Credit Union's Member Service Center at 1-800-525-9094.

Changes to this California Consumer Privacy Act Policy

We may change or update this Policy from time to time. When we do, we will post the revised Policy on this page with a new "Last Updated" date.