



FACTS			WHAT DOES COAST CENTRAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		
Why?			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.		
What?			<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"> ● Social Security number ● Payment history ● Credit history ● Credit scores ● Credit card or other debt ● Employment information <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>		
How?			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 members' personal information; the reasons Coast Central Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information			Does Coast Central Credit Union share?		
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus			Yes		
For our marketing purposes - to offer our products and services to you			Yes		
For joint marketing with other financial companies			Yes		
For our affiliates' everyday business purposes - information about your transactions and experiences			No		
For our affiliates' everyday business purposes - information about your creditworthiness			No		
For nonaffiliates to market to you			No		
Can you limit this sharing?			No		
For our affiliates' everyday business purposes - information about your transactions and experiences			No		
For our affiliates' everyday business purposes - information about your creditworthiness			No		
For nonaffiliates to market to you			No		
Questions?			Call (707) 445-8801 or go to coastccu.org		

What We Do	
How does Coast Central Credit Union protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Coast Central Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Use your credit or debit card ● Make deposits or withdrawals from your account ● Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Coast Central Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Coast Central Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include Insurance and Investment companies.</i>
Other Important Information	
<p>For California Members. We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate CCPA Privacy Policy notifying you of your rights under the California Consumer Privacy Act on our website at coastccu.org.</p>	