



## NOTICE AT COLLECTION

**Effective Date:** July 1, 2023

Sierra Central Credit Union collects your personal information and sensitive personal information to support its business operations, including for the business purposes listed in the chart below. We will not sell the personal information we collect. We also will not share it with third parties for cross-context behavioral advertising.

We will not sell the sensitive personal information we collect. We also will not share it with third parties for cross-context behavioral advertising. To view our full privacy policy, visit [sierracentral.com/privacy-policy](https://sierracentral.com/privacy-policy).

We may collect the personal information and sensitive personal information categories listed in the tables below. The tables also list, for each category, use purposes, and whether we sell the information or share it with third parties for cross-context behavioral advertising. We retain this information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of your personal information, the purposes for which we process your personal information and whether we can achieve those purposes through other means, and the applicable legal requirements.

### PERSONAL INFORMATION:

Category of Personal Information Collected	Business Purpose for Collection	Sold or Shared	Retention
<b>Identifiers</b> (A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.)	<ul style="list-style-type: none"><li>• Performing services such as maintaining or servicing accounts</li><li>• Providing member service</li><li>• Processing transactions</li><li>• Verifying member information,</li><li>• Providing financing</li><li>• Preventing and responding to security incidents or illegal activity</li><li>• Verifying the quality of our products and services</li></ul> Providing information to you about our products and services	No	Until no longer needed to comply with our legal obligations.

<b>California Customer Records personal information</b> (A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining or servicing accounts,</li> <li>• Providing member service</li> <li>• Processing transactions</li> <li>• Verifying member information</li> <li>• Providing financing</li> <li>• Preventing and responding to security incidents or illegal activity</li> <li>• Verifying the quality of our products and services</li> <li>• Providing information to you about our products and services</li> </ul>	No	Until no longer needed to comply with our legal obligations.
<b>Protected classification characteristics under California or federal law</b> (Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining your account</li> <li>• Providing customer service</li> <li>• Processing transactions</li> <li>• Undertaking research and development</li> <li>• Verifying the quality or safety of our products and services</li> <li>• Complying with equal opportunity lending laws</li> </ul>	No	Until no longer needed to comply with our legal obligations.
<b>Commercial information</b> (Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining your account</li> <li>• Providing customer service</li> <li>• Processing transactions</li> <li>• Providing information to you on our products and services</li> <li>• Assessing qualifications for a product or service</li> </ul>	No	Until no longer needed to comply with our legal obligations.
<b>Geolocation data</b> (Physical location or movements.)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining your account</li> <li>• Preventing and responding to security</li> </ul>	No	Until no longer needed to comply with our legal obligations.

	incidents and other illegal activity <ul style="list-style-type: none"> <li>• Advertising or marketing to you</li> </ul>		
<b>Sensory data</b> (Audio, electronic, visual, thermal, olfactory, or similar information.)	<ul style="list-style-type: none"> <li>• Performing Services such as maintaining your account</li> <li>• Preventing and responding to security incidents and other illegal activity</li> <li>• Verifying the quality or safety of our products and services</li> </ul>	No	Until no longer needed to comply with our legal obligations.
<b>Professional or employment-related information</b> (Current or past job history or performance evaluations.)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining your account</li> <li>• Providing customer service</li> <li>• Processing transactions</li> <li>• Assessing your qualifications for a product or service</li> <li>• Preventing and responding to security incidents and other illegal activity</li> </ul>	No	Until no longer needed to comply with our legal obligations.

#### Sensitive Personal Information:

Category of Sensitive Personal Information	Business Purpose for Collection	Sold or Shared	Retention
<b>Government identifiers</b> (Social Security, driver's license, state identification card, or passport number)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining your account</li> <li>• Providing customer service</li> <li>• Processing transactions</li> <li>• Preventing and responding to security incidents and other illegal activity</li> </ul>	No	Until no longer needed to comply with our legal obligations.
<b>Complete account access credentials</b> (user names, account numbers, or card numbers combined with required access/security code or password)	<ul style="list-style-type: none"> <li>• Performing services such as maintaining your account</li> <li>• Providing customer service</li> <li>• Processing a transaction</li> </ul>	No	Until no longer needed to comply with our legal obligations.

	<ul style="list-style-type: none"> <li>Preventing and responding to security incidents and other illegal activity</li> </ul>		
Precise geolocation	<ul style="list-style-type: none"> <li>Performing services such as maintaining your account</li> <li>Providing customer service</li> <li>Processing transactions</li> <li>Preventing and responding to security incidents and other illegal activity</li> </ul>	No	Until no longer needed to comply with our legal obligations.
Racial or ethnic origin	<ul style="list-style-type: none"> <li>Comply with equal opportunity lending laws</li> </ul>	No	Until no longer needed to comply with our legal obligations.
Union membership	<ul style="list-style-type: none"> <li>Performing services such as maintaining your account</li> <li>Providing customer service</li> <li>Processing transactions</li> <li>Assessing qualifications for a product or service</li> </ul>	No	Until no longer needed to comply with our legal obligations.
Mail, email, or text messages contents not directed to us	<ul style="list-style-type: none"> <li>Performing services such as maintaining your account</li> <li>Providing customer service</li> <li>Processing transactions</li> <li>Assessing qualifications for a product or service</li> </ul>	No	Until no longer needed to comply with our legal obligations.

If you have any questions about this Notice or need to access it in an alternative format due to having a disability, please contact 800-222-7228.

