

California Consumer Privacy Act (CCPA) Privacy Policy

This policy only applies to a natural person who is a California resident.

Pen Air Credit Union does not “sell” information as defined under CCPA Pen Air Credit Union does not sell, rent, release, disclose, disseminate, make available, transfer or otherwise communicate consumer’s personal information to another business or third party for monetary or other valuable consideration.

Your Rights under the California Consumer Privacy Act (CCPA)

1. Right to know the information we collect about you
2. Right to know what information we share about you
3. Right to request:
 - a. The categories of personal information collected about you within the preceding 12 months
 - b. The categories of sources from which the personal information is collected
 - c. The business or commercial purpose for collecting personal information
 - d. The categories of third parties with whom information is shared
 - e. The specific pieces of personal information that we have collected about you
4. Right to request deleting of certain personal information
5. Right to non-discrimination in accessing products and services when exercising these rights

Right to Know

Under the California Consumer Privacy Act, consumers have the right to request that the credit union disclose certain personal information that it collects, uses, discloses and sells that is not subject to the exemption of information covered under the federal Gramm-Leach-Bliley Act and implementing regulations and the California Financial Information Privacy Act or the Fair Credit Reporting Act. To request this information, [click here](#) or call us at (877) 4PENAIR.

By law and regulation we are required to positively verify your identity prior to responding to your request.

- If you have online banking with us, you may submit a secure message request and additional information will not be required to be submitted.
- If you do not have online banking with us, you will need to provide valid identification including a state-issued driver's license, ID card or US or other government-issued passport; plus the address portion of a utility bill, bank, investment or credit card statement (number redacted) that contains the name and address that matches your ID and information request.
- If making a request by phone, we will require you to send us the information above to verify your identity.
- If you are requesting to know *specific* pieces of information a higher degree of verification may be required. We will also require, pursuant to CCPA regulations, that you submit a signed declaration under penalty of perjury that you are the consumer to whom the information relates.
- If we are unable to positively identify the person making the request is the consumer to whom the information relates, we may ask for additional verification or may deny the request.

If you use an authorized agent to submit a request to know information under CCPA, you must provide the agent a signed written permission which the agent will have to provide us in order to submit the request on your behalf. An agent's failure to provide proof of authorization will result in a denial of the request.

Right to Request Deletion of Personal Information

Please note that information not subject to the CCPA, information necessary to process transactions or maintain accounts and information necessary to comply with or be retained under a law, rule or regulation; or as otherwise allowed by law is not subject to deletion.

Pen Air Credit Union does not collect information subject to deletion under the California Consumer Privacy Act.

Click [here](#) for our California Consumer Privacy Act (CCPA) Disclosure

Non-Discrimination

The credit union will not discriminate against a consumer who has exercised any of their rights under the CCPA.