

FACTS	WHAT DOES STANFORD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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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 • Account balances • Payment history • Transaction history • Credit history • Employment information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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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 Stanford Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Stanford Federal Credit Union share?	Can you limit this sharing?
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	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes- information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes- information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call 888.723.7328 or go to sfcu.org
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Who we are	
Who is providing this notice?	Stanford Federal Credit Union
What we do	
How does Stanford Federal 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>Although our website is encrypted to protect your electronic relationship with us, our site contains links to other websites, and we are not responsible for their privacy policies.</p>
How does Stanford Federal 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 or apply for financing • Give us your contact information • Make a wire transfer or show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus 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 nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Stanford Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Stanford Federal 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>
Other important information	
<p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For Alaska, Illinois, Maryland, and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For Massachusetts, Mississippi, and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p>	



CALIFORNIA CONSUMER PRIVACY ACT (CCPA)

Stanford Federal Credit Union (Stanford FCU) is adopting new policies regarding consumer data privacy and security in accordance with the California Consumer Privacy Act of 2018 (CCPA). In doing so, Stanford FCU aims to provide critical information to you, our members, regarding your specific privacy rights.

The CCPA grants the following rights to California consumers:

- The **right to know** what personal information is collected, used, shared or sold, both as to the categories and specific pieces of personal information;
- The **right to delete** personal information held by businesses and by extension, a business's service provider;
- The **right to opt-out** of the sale of personal information. Consumers are able to direct a business that sells personal information to stop selling that information. Children under the age of 16 must provide opt in consent, with a parent or guardian consenting for children under 13.
- The **right to non-discrimination** in terms of price or service when a consumer exercises a privacy right under CCPA.

What is Personal Information?

Under the CCPA, your 'Personal Information' includes the following data that identifies, relates to, describes, or may be associated with you or your household:

- Demographic information such as name, address, and email;
- A unique identifier such as an IP address;
- Account or Credit Card Number;
- Driver's license, passport or Social Security Number;
- Commercial information including personal property records;
- Access codes such as PINs and passwords;
- Biometric, geolocation, employment, and education data;
- Internet or other electronic network activity information, including, but not limited to browsing and search history; and
- Information concerning a consumer's interaction with a website.

COLLECTION OF MEMBER PERSONAL INFORMATION

Categories of Member Personal Information We Collect:

- Personal identifier information: name, email address, social security number, driver's license number, access codes.
- Account & transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in, and opt-out requests.

We collect the categories of personal information listed above when you:

- Visit our website
- Submit an online application
- Conduct a branch, mail, or online transaction
- Send us an e-mail; or
- Conduct a phone inquiry.

USE & SHARING OF MEMBER PERSONAL INFORMATION

We may use each category of personal information we collect for the following purposes:

- To verify the identity of the person conducting an account transaction or inquiry with us or our service providers;
- To fulfill account or service requests that you initiate;
- To prevent fraud or meet legal requirements.

We may share your personal identifiable information with:

- Our third-party service provider and payment processor to facilitate your services or transactions; or
- Other financial companies with whom we have a joint marketing agreement.

YOUR RIGHTS TO PROTECT YOUR PERSONAL INFORMATION

Right to Request Access to Your Personal Information

You have a right to access your personal information that we have collected. Upon your request by mail, email, or in person to Stanford FCU, we will disclose any of the following information requested:

- The categories of personal information collected;
- The sources from which personal information was collected;
- Our purpose for collecting the information;
- The categories of third parties with whom we share personal information; and
- The specific pieces of your personal information we have collected.

Right to Request the Deletion of Your Personal Information

You have the right to request that we delete any personal information we have collected about you. Your written request may be made in person, by mail, or by email. Once your request has been verified, we will delete the information or direct our service providers to delete the information from their records to the extent allowable by law. There are certain situations where we and our service providers require your personal information to maintain and service your account. These situations include:

- To process your transactions for which the personal information was collected;
- To provide the account or service requested;
- To detect security incidents or protect against fraudulent or illegal activity;
- To identify and correct any system errors;
- To comply with legal obligations (e.g., subpoenas);
- To operate the systems and applications to maintain your accounts and services;
- To comply with a legal obligation or in a lawful manner compatible with the context in which you provide the information.

Right to Opt Out of the Sale of Your Personal Information

We have never sold, nor will we ever sell, any of your personal information to a third party.

Right to Equal Services and Pricing

You have the right to receive equal service and pricing from us even if you choose to exercise any of your privacy rights. We are committed to providing the best service to our members and will not engage in the following should you exercise your privacy rights:

- Deny or provide a different quality of accounts or services;
- Charge different prices or rates for accounts or services; or
- Impose penalties or fees outside of our normal Rates & Fees Schedule.

HOW TO SUBMIT REQUESTS TO STANFORD FCU

You may submit your written request to Stanford FCU via the following methods:

- In person at any Stanford FCU branch. Please click [sfcu.org/atm-and-branch-locator](https://www.sfcu.org/atm-and-branch-locator) for our branch locations.
- By Mail at: **Stanford Federal Credit Union**
P.O. Box 10690
Palo Alto, CA 94303-0843
- By Email at: info@sfcu.org

You may designate an authorized agent to submit a request on your behalf by providing us with your written authorization of the agent and the nature of your request.

We will verify your written request using current approved authentication practices, and may contact you in the event of any irregularity.

CONTACT US

For any questions regarding this notice, please call us at 888.723.7328.

CHANGES TO OUR PRIVACY POLICY

We reserve the right to amend this CCPA Privacy Notice at our discretion at any time. Our amended Privacy Policy will be posted on our website at [sfcu.org/privacy-policy](https://www.sfcu.org/privacy-policy).



Additional Online Privacy Protections

What are Cookies?

There are two types of cookies when it comes to browsing the internet on your computer or laptop: **temporary and permanent.**

Temporary cookies are used and tracked by the browser to pass information from website to website and are deleted when the browser is shut down.

Permanent cookies are stored on your computer and can be accessed again and again for multiple visits. Permanent cookies usually have an expiration date and will be automatically deleted from your system at that time.

Use of Cookies. Stanford FCU uses temporary cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet. Stanford FCU does not track or sell this data. This category of cookies cannot be disabled.

Stanford FCU's Online Banking may use permanent cookies, but private information is never passed through these cookies.

California Do Not Track Disclosures. Certain web browsers offer a 'Do Not Track' (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. Our website will not honor DNT signals from you, and we will not monitor or collect information about your browsing activity.