



## **California Consumer Privacy Act**

On January 1, 2020, the California Consumer Privacy Act of 2018 (CCPA) became effective. (see California Civil Code Section 1798.100 et seq.). Under the CCPA, covered businesses that collect the personal information of California residents must provide notice regarding their data collection and sharing practices.

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. For example, this Disclosure does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes (i.e., information subject to the Gramm-Leach-Bliley Act (“GLBA”)). For more information about how we collect, disclose, and secure information relating to these customers, please refer to our [Privacy Disclosure](#).

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.

### **Personal Information**

INOVA Federal Credit Union does not sell Personal Information, and we have not done so in the past 12 months.

### **Right to Have Your Information Deleted**

You may request deletion of your personal information by contacting us in one of the ways described below. We may deny your deletion request if retaining the personal information is necessary for us or for our service providers to:

- Complete the transaction for which the information was collected.
- Provide a product or service you have requested or reasonably anticipated within the context of our ongoing relationship with you.
- Perform a contract between us and you.
- Detect security incidents; protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
- Debug or identify and repair errors.
- Comply with a legal obligation.
- Otherwise use your information internally, in a lawful manner that is compatible with the context in which you provided the information.

## **Right to Know About Personal Information Collected, Used, or Disclosed**

As a consumer, you have the right to request that we disclose certain information to you about our collection and use of your personal information.

We will acknowledge your request within 10 business days and will provide the requested information or reply within 45 calendar days of receipt of the request. If we are not able to respond within 45 calendar days, we will notify you and respond within an additional 45 calendar days (for a maximum total of 90 calendar days from the day the request was received). We reserve the right to verify the legitimacy of all requests, using any information you have given us, or any transactional information we have. We are prohibited from providing the following:

- Your Social Security number
- Driver's license or other government-issued identification number
- Account number
- Account passwords or security questions and answers
- Any health insurance or medical identification number
- Any biometric information

## **Right to Correct Inaccurate Personal Information**

You have the right to request INOVA Federal Credit Union correct inaccurate personal information about you by contacting us in one of the ways below.

## **Right to Opt-out of Sharing Personal Information or Sensitive Personal Information**

You have the right to direct INOVA Federal Credit Union to not share your personal information with third parties by contacting us in one of the ways below. We may deny your request because INOVA only shares personal information of consumers with other businesses or third parties to process requests as directed by the consumer.

## **Requesting Access and Deletion**

If you are a California resident (or an authorized agent thereof), you may make a request for the disclosures described above or request to delete Personal Information we collected from you using one of the following methods:

- Mail a notarized request to: INOVA Federal Credit Union  
P.O. Box 1148  
Elkhart, IN 46515-1148
- Call us at (800) 826-5465