



**CALIFORNIA CONSUMER PRIVACY ACT  
NOTICE AT COLLECTION**

The California Consumer Privacy Act (“CCPA”) requires LBS Financial Credit Union to provide consumers with notice of the categories of personal information to be collected from them and the purposes for which the categories of personal information will be used.

Under the CCPA, “Personal Information” means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

CATEGORIES OF PERSONAL INFORMATION WE COLLECT: The chart below shows which categories of Personal Information we have collected for business purposes during the past 12 months:

<b>Category</b>	<b>Examples</b>	<b>Collected</b>
A. Identifiers.	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.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	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. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	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).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES

J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

**THE BUSINESS AND COMMERCIAL PURPOSES FOR WHICH PERSONAL INFORMATION WAS COLLECTED:**

The business and commercial purposes we collect Personal Information are as follows:

- Business Operations – Actions performed for the benefit of the Credit Union, our members or others. This includes servicing member accounts, loan processing, other transaction, business operations relating to member verification, business analytics, marketing, etc.
- Commercial Operations – The Credit Union engages in actions that promote the growth and success of the Credit Union, such as member promotions and other activities that promote the financial well being of the Credit Union.
- Quality Control – Activities to preventing mistakes and avoiding problems when delivering products or services to our Members.
- Security – Activities relating to ensuring that all information systems are functional and secure, detecting and preventing malicious and illegal activities that put the Credit Union at risk.
- Systems Maintenance – Process of maintaining system operations and finding and repairing malfunctions that impair existing or intended Credit Union system operations.
- Audit & Compliance – Action that maintain Credit Union policies and procedures or compliance with applicable laws and regulations.
- Employment Activities – Activities related human resource management.

For more information about the personal information we collect and how we use it, or for additional information about rights that California residents have under the CCPA, please see our California Privacy Notice at [www.lbsfcu.org](http://www.lbsfcu.org).

If you have any questions or concerns regarding this notice or our privacy practices, you can contact us by writing us at: LBS Financial Credit Union, P.O. Box 4860. Long Beach, CA 90804-0860, visiting any of our branch locations during normal business hours or calling us at 800.527.3328.