

## Online Privacy Policy - Effective 3/15/2012

In this document, the words “you,” “your,” and “yours” mean visitors to California Coast Credit Union’s website and members that sign up to use Cal Coast Online banking. The words “credit union,” “we,” “our” and “us” mean CALIFORNIA COAST CREDIT UNION.

California Coast Credit Union is a member-owned financial cooperative overseen by a Board of Directors elected by members. At California Coast Credit Union, our members’ privacy is a top priority. Protecting personal information and using it in a manner consistent with your expectations is also a top priority for us and everyone associated with us. We understand the importance of protecting the privacy of members. As such, we are committed to maintaining the confidentiality of all financial records consistent with state and federal laws. We will never sell your personal financial information.

This document outlines California Coast Credit Union’s Privacy Policy for visitors to our website (“site”), as well as for members who apply for or obtain services from us or conduct transactions using Cal Coast Online. We reserve the right to change this Online Privacy Policy, along with related procedures, at any time by providing you with a new privacy policy.

### Information Collection

Visitors to our site remain anonymous, unless they register for a service or otherwise elect to disclose their identity to us. Although we do not collect personally identifiable information (“personal information”) about persons who simply visit our site, we may collect certain limited information about visitors, such as their IP address.

We collect the following types of nonpublic personal information through our website:

- Information received from membership applications, loan applications and other forms submitted on this site such as your name, address, social security number, assets, and income;
- Information about transactions completed using Cal Coast Online; and
- Information we received from consumer reporting agencies, such as credit score and credit history.

We provide online tools and calculators on the site to assist visitors in making financial decisions. We do not capture the personal information you provide when using these tools.

### Use of Information

We may use personal information you provide to us to offer you accounts and services tailored to meet your financial needs. The information you provide to us through online surveys and promotions will be used for internal marketing purposes, as well as for the development of new services. This information will remain confidential.

To protect our members’ privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to share the member information we provide with other third parties.

### We Limit the Sharing of Information

We do not share the personal financial information collected as described in *Information Collection* to third parties unless it is done to conduct the business of the credit union, as permitted or required by law, or pursuant to joint marketing agreements with other financial institutions. Examples of businesses with which information may be shared include:

- Providers of data processing, printing, mailing, and marketing services
- Consumer reporting agencies, in compliance with the Fair Credit Reporting Act

- Government agencies, such as the IRS for tax reporting or local courts to comply with a subpoena
- Select financial institutions pursuant to joint marketing agreements to provide services not available from the credit union

If you terminate your membership or become an inactive member, we will not share information we have collected about you, except as permitted or required by law.

### **We Protect Your Information**

The credit union maintains strong security policies and controls to ensure that information in our files and computers is protected. We maintain physical, electronic, and procedural safeguards. This includes up-to-date security technology to safeguard your information from unauthorized access.

- Cal Coast Online is communicated in a secure mode. Information is encrypted before it is transmitted so that unauthorized access will not compromise information.
- E-mails sent without logging in to Cal Coast Online may not be secure. Do not send confidential information such as social security or account numbers to us through an unsecured email.
- We provide a number of additional security features for Cal Coast Online. After logging in, Cal Coast Online will “timeout” after 15 minutes of inactivity. If a password is repeatedly entered incorrectly, access to Cal Coast Online will be locked until the credit union is contacted. We monitor and record invalid login attempts to detect any suspicious activity, such as someone trying to guess a password.
- We restrict access to nonpublic personal information to only those employees who need to know that information to provide products or services to members.

### **Children’s Privacy**

We do not knowingly solicit or collect personal information from children on our site.

### **Cookies, JavaScript and Pop-up Blockers**

Our website uses cookies, JavaScript and pop-up windows. The site may not function properly unless visitors enable cookies, JavaScript, and pop-up blockers.

Our website places cookies on your web browser. They are simple pieces of text that help our website identify your computer. We may use cookies to gather information. Any information gathered in this way will be used to tailor your experience on our site and to provide content that we think might interest you. We also use IP addresses to analyze trends, administer the site, track visitors’ movements within the site, and gather broad demographic information for aggregate use. IP addresses are not linked to personal information.

### **Links**

This site may contain links to other websites. California Coast Credit Union is not responsible for the privacy practices or content of these sites. However, we do make every effort to ensure that our partners’ privacy policies are in line with our own. These sites are not authorized by California Coast Credit Union to collect information about you. They may independently collect information about you and/or use cookies during your use of their website.