CONSUMER PRIVACY POLICY

Your privacy is important to USC Credit Union. This Consumer Privacy Policy ("Privacy Policy") explains how we collect, share, use, and protect your personal information through your online and offline interactions with us.

For California residents, this Privacy Policy is adopted in accordance with the California Privacy Rights Act of 2020, California Consumer Privacy Act of 2018 ("CCPA") and the California Online Privacy Protection Act ("CalOPPA"), and any terms defined in the CCPA and CalOPPA have the same meaning when used in this Privacy Policy.

This Privacy Policy includes references and links to our other privacy policies which serve different purposes under various laws and regulations that apply to us.

I. CATEGORIES OF INFORMATION WE COLLECT

In the preceding 12-month, we have collected the following categories of personal information (please note that some categories overlap):

Category	Examples
A. Identifiers	A real name or alias; postal address; signature; home phone number or mobile phone number; bank account number, credit card number, debit card number, or other financial information; physical characteristics or description; email address; account name; Social Security number; driver's license number or state identification card number; passport number; or other similar identifiers.
B. Protected classification characteristics under state 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).
C. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
D. Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, notary, face prints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.
E. Internet or other similar network	Browsing history, search history, information on a consumer's interaction with a website, application, or

activity	advertisement.
F. Geolocation data	Physical location or movements. For example, city, state, country, and ZIP code associated with your IP address or derived through Wi-Fi triangulation; and, with your permission in accordance with your mobile device settings, and precise geolocation information from GPS-based functionality on your mobile devices.
G. Sensory data	Audio, electronic, security cameras, or similar information.
H. Professional or employment related information.	Current or past job history, performance evaluations, disciplinary records, workplace injury records, disability accommodations, and complaint records; Emergency contact information, such as the name, phone number, address and email address of another person in the context of having an emergency contact on file; Personal information necessary for us to collect and retain to administer benefits for you and another personal relating to you (e.g., your spouse, domestic partner, and dependents), such as their name, Social Security Number, date of birth, telephone number, email, and address.
I. Non-public education information (per the Family Education Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)).	Educational 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, or student financial information.
J. Inferences drawn from other personal information.	Consumer profiles (MCIF etc.) reflecting a person's preference, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

II. CATEGORIES OF SOURCES OF INFORMATION WE COLLECT

We obtain the categories of personal information listed above one or more of the following categories of sources:

a. From You or Your Authorized Agent

We may collect information from you or your authorized agent. For example, when you provide us your name and Social Security Number to open an account and become a member. We also collect information indirectly from you or your authorized agent. For example, through information we collect from our members in the course of providing services to them.

b. From Our Website and Applications That You Access on Your Mobile Device

We collect certain information from your activity on our website and your use of applications on your mobile device. We may collect your IP address, device and advertising identifiers, browser type, operating system, Internet Service Provider ("ISP"), pages that you visit before and after visiting our website, the date and time of your visit, information about the links you click and pages you view on our website, and other standard server log information. We may also collect your mobile device's GPS signal, or other information about nearby Wi-

Fi access points and cell towers.

i. The Role of Cookies and Other Online Tracking Technologies

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and to promote our products and services to you. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

"Cookies" are small amounts of data a website can send to a visitor's web browser. They are often stored on the device you are using to help track your areas of interests. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.

Clear GIFs, pixel tags or web beacons – which are typically one-pixel, transparent images located on a webpage or in an email or other message – or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements, or you otherwise interact with advertisements outside of our online services. These are principally used to help recognized users, assess traffic patterns and measure site or campaign engagement. "First party" cookies are stored by the domain (website) you are visiting directly. They allow the website's owner to collect analytics data, remember language settings, and perform useful functions that help provide a good experience. "Third-party" cookies are created by domains other than the one you are visiting directly, hence the name third-party. They may be used for cross-site tracking, retargeting and ad-serving. We also believe that cookies fall into the following general categories:

- **Strictly Necessary Cookies:** These cookies are technically necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but some parts of the site will not then work. These cookies do not store any personally identifiable information.
- **Performance Cookies:** These cookies allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. All information these cookies collect is aggregated and therefore anonymous. If you do not allow these cookies we will not know when you have visited our site, and will not be able to monitor its performance.
- **Targeting Cookies**: These cookies may be set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on our sites. They do not store directly personal information, but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

ii. Online Advertising & Online Behavioral Advertising

You will see advertisements when you use many of our online services. These advertisements may be for our own products or services (including pre-screened offers of credit) or for products and services offered by third parties. Which advertisements you see is often determined using the information we or our affiliates, service providers and other companies that we work with have about you, including information about your relationships with us (e.g., types of accounts held, transactional information, location of banking activity). To that end, where permitted by applicable law, we may share with others the information we collect from and about you.

Online behavioral advertising (also known as "OBA" or "interest-based advertising") refers to the practice of

collecting information from a computer or device regarding a visitor's web-browsing activities across non-affiliated websites over time in order to deliver advertisements that may be of interest to that visitor based on their browsing history. **We do engage in OBA.**

Our advertising service providers may deliver our advertisements to you on non-affiliated websites. Such service providers control the manner in which the advertisements are delivered to you on such non-affiliated websites. You should generally be able to opt-out of receiving such advertisements from the service provider responsible for delivering the advertisement. Please contact us if you have any difficulty doing so.

c. Third-Party Service Providers in Connection With Our Services or Our Business Purposes

We collect information from third-party service providers that interact with us in connection with the services we perform or for our operational purposes. For example, a credit report we obtain from a credit bureau to evaluate a loan application. Another example is a third-party service provider that provides us information to help us detect security incidents and fraudulent activity.

d. Information We Collect From Third-Parties for a Commercial Purpose

We collect information from third-parties for our commercial purposes. We partner with a limited number of third-party analytics and advertising firms. These third parties may use cookies or code processed by your browser to collect public information about your visits to our and other websites in order to provide customized experiences, advertisements or services. These parties may also collect information directly from you by contacting you telephonically, via email or through other communication channels. We do not disclose any information about you to such third parties except as permitted by applicable laws and regulations, and we require such third-parties to follow applicable laws and regulations when they collect information from you to transfer such information to us.

III. HOW WE USE YOUR PERSONAL INFORMATION

We may use or disclose personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, you apply for a loan, and we use the information in your loan application to give you the loan.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations or other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis to improve our products and services and for developing new ones.
- To protect the rights, property or safety of us, our employees, our members or others.
- To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information.
- To evaluating or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, in which personal information held by us is among the assets transferred.

We also use your personal information to advance our commercial or economic interests ("commercial

purpose"), such as advertising our membership, products and services, or enabling or effecting, directly or indirectly, a commercial transaction.

IV. SHARING PERSONAL INFORMATION

We disclose your personal information to third-parties for our business purposes. The general categories of third-parties that we share with are as follows:

Categories
1. Our third-party service providers.
2. Our affiliated websites and businesses in an effort to bring you improved service across our family of products and services, when permissible under relevant laws and regulations.
3. Other companies to bring you co-branded services, products or programs.
4. Third parties that help us advertise, products, services or membership with us to you.
5. Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.
6. Third parties or affiliates in connection with a corporate transaction, such as a sale, consolidation or merger of our financial institution or affiliated business; and
7. Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency or otherwise to protect the rights, property or security of our customers or third parties.

V. SELLING PERSONAL INFORMATION

It is not our policy to sell personal information and we have not done so in the preceding 12-months.

VI. YOUR RIGHTS AND CHOICES FOR CALIFORNIA RESIDENTS

If you are a California resident, this section describes your rights and choices regarding how we collect, share, use, and protect your personal information, how to exercise those rights, and limits and exceptions to your rights and choices under CCPA.

a. Exceptions

In the following instances, the rights and choices in this Section VI do not apply to you:

- For Credit Union Members, the Gramm-Leach-Bliley Act (GLBA) exempts nearly all personal information we collect for conducting normal Member-related Credit Union business.
- Collected personal information is covered by certain financial sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994. How we collect, share, use, and protect your personal information under these privacy laws is disclosed in our federal Privacy Policy.
- Aggregate consumer information.
- De-identified personal information.
- Publicly available information.

b. Access to Specific Information and Data Portability Rights

If the above exceptions do not apply, and you have not made this request more than twice in a 12-month period, you have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months from the date we receive your request. Once we receive and confirm your request and verify that the request is coming from you or someone authorized to make the request on your behalf, we will disclose to you or your representative:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties to whom we sold or disclosed the category of personal information for a business or commercial purpose.
- The business or commercial purpose for which we sold or disclosed the category of personal information.
- The specific pieces of personal information we collected about you in a form that you can take with you (also called a "data portability request").

c. Deletion Request Rights

You have the right to request that we delete any of your personal information that we collect from you and retained, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies. We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
3. Debug to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
5. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses' of such research, if you previously provided informed consent.
6. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
7. Comply with a legal obligation.
8. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

d. Exercising Access, Data Portability, Deletion and Correction Rights

To exercise the access, data portability, deletion, and correction rights described above, you or your authorized agent may submit a verifiable consumer request to us by any of the following methods:

- Calling us at 1-877-670-5860;
- Submitting a CCPA Submission Form available via this link
- Mail your request to USC Credit Union, Attn: Compliance, P.O. Box 512718, Los Angeles, CA 90051. Include a completed CCPA Submission Form with your request.

We cannot respond to a Request to Know, Delete, or Correct without first verifying the identity of the requestor. Making a verifiable consumer request does not require you to create an account with us. However. We may consider request made through a password protected account with us sufficiently verified when the request relates to personal information associated with that specific account.

An authorized agent is any person or legal entity registered with the California Secretary of State that you have authorized to act on your behalf, we will require:

1. Submission of a written document signed by you with your permission for the authorized agent to submit a verifiable request on your behalf and require the authorized agent to verify its own identity to us; or
2. Require your authorized agent to furnish a copy of a power of attorney pursuant to California Probate Code Sections 4000 to 4465 and require the authorized agent to verify its own identity to us.

We will deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf and cannot verify their own identity to us.

e. Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will communicate the reason period in writing. Responses will be mailed or emailed depending upon verifiable information available and preference.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request.

f. Right of Non-Discrimination

We will not discriminate against you for exercising any of your rights in this Privacy Policy and under applicable laws. Unless permitted by law, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive price for goods or services or a different level or quality of goods or services.

VII. DO NOT TRACK ("DNT") SIGNALS

Currently, the standards regarding the DNT signals and appropriate responses are not defined. As a result, we do not respond to DNT signals.

VIII. CHANGES TO OUR PRIVACY POLICY

We reserve the right to amend this Privacy Policy at our discretion and at any time. When we make changes to this Privacy Policy, we will notify you by email or through a notice on our website homepage.

IX. CHILDREN'S ONLINE INFORMATION PRIVACY

Our website is not intended for children under the age of 13. We do not knowingly collect, maintain, or use personally identifiable information from our website about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website: www.ftc.gov.

X. LINKING TO THIRD-PARTY WEBSITES

We may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website. We are not responsible for the third-party website's use, collection, sale or sharing of your personal information.

XI. SECURITY

We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information. This includes device safeguards and secured files and buildings.

Please note that information you send to us electronically may not be secure when it is transmitted to us. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your Social Security Number) to us.

XII. CONTACT INFORMATION

If you have any questions or concerns about this Privacy Policy, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights, please do not hesitate to contact us at:

Phone: 1-877-670-5860
Mail: USC Credit Union, Attn: Compliance, P.O. Box 512718, Los Angeles, CA 90051
Website: www.USCCreditUnion.org and click the link provided here: CCPA Web Form for Consumer Information Request to Know and Data Deletion to exercise your rights

Within 10 days of a complete submitted form, a member of our Compliance team will notify you that we received the request and what is needed to verify your identity.

Jan. 2026

FACTS

WHAT DOES USC Credit Union DO WITH YOUR PERSONAL INFORMATION?

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 information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social Security Number and income ▪ Account balance and payment history ▪ Credit history and credit score When you are no longer our member, we continue to share your information as described in this notice.

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 share their member's personal information; the reasons USC Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USC 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	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For non-affiliates to market to you	No	We Do Not Share

To limit our sharing	Log in to online banking and opt-out of information sharing OR Call 877-670-5860 **Please note:** If you are a new member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?	Call 877-670-5860 or go to www.usccreditunion.org.

Who we are	
Who is providing this notice?	USC CREDIT UNION

What we do	
How does USC Credit Union protect my personal information?	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.
How does USC Credit Union collect my personal information?	We collect your personal information, for example, when you: ▪ Open an account or apply for a loan ▪ Deposit money or use your credit or debit card ▪ Pay your bills We also collect information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ▪ Sharing for affiliates' everyday purposes – information about your creditworthiness ▪ Affiliates from using your information to market you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ USC Credit Union does not share with affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ USC Credit Union does share with non-affiliates for **joint** marketing only. They will NOT market to you on their own.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ▪ USC Credit Union does jointly market.

Other Important Information

California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes, or to offer our products and services to you unless you have given us permission.

California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.

USC Credit Union does not share information with affiliates or non-affiliates for other than our everyday business purposes or to offer our products and services to you.