

NOTICE AT COLLECTION OF PERSONAL INFORMATION



Rev. 7/1/2026

Bay Federal Credit Union (together with its subsidiaries and affiliates, also referred to as “we,” “us,” or “our” herein) is providing this notice pursuant to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (collectively, the “CCPA”). Any terms defined in the CCPA have the same meaning when used in this notice. This notice provides a summary of how we collect, use and share your personal information.

Application of this Notice

This notice applies to natural residents of the State of California from whom we collect personal information from our interactions, whether such interactions occur online, on our mobile application, on our premises, or other offline interactions.

Below are the categories of personal information we collect and the purposes for which we intend to use this information.

Categories of Information We Collect

We have collected the following categories of personal information (which may overlap):

Category	Examples
A. Identifiers	A real name or alias; postal address; signature; home phone number or mobile phone number; membership 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. 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.
C. 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).

D. Commercial information	Records of personal property; products or services purchased, obtained, or considered; or other purchasing or consuming histories or tendencies.
E. Internet or other similar network activity	Browsing history, search history, and information on a consumer's interaction with a website, application, or 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, precise geolocation information from GPS-based functionality on your mobile devices.
G. Sensory data	Audio, electronic, visual, 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. Inferences drawn from other personal information	Profile reflecting a person's preference, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
J. Sensitive Personal Information	A consumer's social security, driver's license, state identification card, or passport number; financial account number combined with required security or access code; precise geolocation; racial or ethnic origin; religious or philosophical beliefs; union membership; contents of a consumer's mail, email, and text messages unless the Credit Union is the intended recipient of the communication; genetic data; biometric information processed for the purpose of uniquely identifying a consumer; personal information concerning a consumer's health; and personal information concerning a consumer's sex life or sexual orientation.

Personal information for purposes of the CCPA does not include:

- Publicly available information (i.e., information that is lawfully made available from federal, state, or local government records, or information a consumer has voluntarily made available to the general public).
- De-identified information that cannot reasonably be used to identify you or your household.

- Information excluded from the CCPA’s scope, like, personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CFIPA), and the Driver’s Privacy Protection Act of 1994.

Use of Personal Information

We may use or disclose personal information we collect to:

- 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, and 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, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To evaluate 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.
- Advertising our products and services to you.
- Enabling or effecting, directly or indirectly, a commercial transaction.

Selling Personal Information

We do not sell your personal information for monetary consideration. However, there may be instances where we disclose or share your information with a third party for other valuable consideration. When we refer to “sell,” “selling,” “sale” or “sold” in this notice, we are referring to disclosure or sharing of personal information for valuable consideration other than money.

The following categories of your personal information is sold includes limited identifiers (name and mailing address) to provide you with access to member insurance benefits, such as auto, home, life, or accidental death and dismemberment insurance.

You may opt out through our website at www.bayfed.com/privacy.

Sharing Personal Information for Cross-Context Behavioral Advertising

Cross-context behavioral advertising refers to the targeting of advertising to a consumer based on the consumer’s personal information obtained from the consumer’s activity across businesses, distinctly branded websites, applications, or services, other than the business, distinctly branded website, application, or service with which the consumer intentionally interacts.

We will not share your personal information for cross-context behavioral advertising purposes.

Contact Information

If you have any questions or comments about this notice, please do not hesitate to contact us at 831.479.6000 or 888.4BAYFED or 3333 Clares Street, Capitola, CA 95010. Please visit our CCPA Privacy Policy on our website at www.bayfed.com/privacy for more information about the ways in which we collect and use your personal information and your choices and rights regarding such use under California law.

Data Retention

We will keep personal information, including sensitive personal information, no longer than reasonably necessary to fulfil the purposes described in this Notice. We destroy records containing personal data, including sensitive personal information, according to specific periods set forth in our internal policies and in accordance with applicable law. However, we may need to hold such records beyond these retention periods for various reasons, including due to regulatory requirements or in response to a regulatory audit, investigation, or other legal matter.

This Notice was last updated on 7/1/2026.