

CALIFORNIA CONSUMER PRIVACY ACT

Frequently Asked Questions

What is the CCPA?

The California Consumer Privacy Act of 2018 (CCPA) is a new law regarding data privacy and security. The law grants California residents new rights regarding their personal data and imposes various data protection duties on certain companies and organizations conducting business in California.

What is the CPRA?

In November 2020, California voters passed Proposition 24, the California Privacy Right Act of 2020 (CPRA). The CPRA amends and extends the California Consumer Privacy Act of 2018 (CCPA). To implement the law, the CPRA established the California Privacy Protection Agency and vested it with the full administrative power, authority and jurisdiction to implement and enforce the California Consumer Privacy Act of 2018.

What does the CCPA/CPRA require of Nuvision Credit Union (“Nuvision”)?

CCPA/CPRA requires Nuvision to respond to the requests of eligible California residents when they choose to exercise their rights under the law, with respect to their personal information. A California resident has the following rights pursuant to the CCPA as amended by the CPRA:

- Right to Know
- Right to Access
- Right to Delete
- Right to Correct Inaccurate Personal Information.
- Right to Opt-Out of the Sale or Sharing of Personal Information.
- Right to Opt-in to the Sale or Sharing of Personal Information.
- Right to designate an authorized agent.
- Right to not be discriminated or retaliated against for exercising any of the above rights.

Who is a California Resident?

The CCPA/CPRA provides privacy rights to California residents. A California resident is a natural person (as opposed to a corporation or other business entity) who resides in California, even if the person is temporarily outside of the state.

How does Nuvision protect my personal information?

We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to your personal data. This includes device safeguards and secured files and buildings. To learn more about our practices as they relate to your privacy, please review our California Consumer Online Privacy Policy.

How does Nuvision use my personal data?

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

1. To fulfill or meet the purpose for which you provided the information.
2. To process and submit financing applications, including to apply for credit, or credit pre-qualification.
3. To process, complete, and maintain records on transactions.
4. To provide Debt Protection, Guaranteed Asset Protection (GAP), or Mechanical Breakdown Protection coverage on loan products you are enrolled in.
5. To retain your selection for Text opt in/opt out to ensure members and consumers who opted out are not sent any text messages.
6. To schedule, manage and keep track of member, consumer, or applicant appointments.
7. To complete appraisals.
8. To maintain records of when members or consumers decline a product or service.
9. To respond to consumer inquiries, including requests for information, member support online, during phone calls, and in-branch inquiries.
10. To provide interest-based and targeted advertising.
11. To improve the user experience on our website.
12. To understand the demographics of our website visitors.
13. To detect security incidents.
14. To debug, identify, and repair errors that impair existing intended functionality of our website.
15. To protect against fraud, malicious or illegal activity and prosecute those responsible.
16. To verify and respond to member and consumer requests.
17. To prevent identity theft.
18. Job applicant purposes.
19. Independent contractor purposes.

To learn more about our practices as they relate to your privacy, please review our California Consumer Privacy Policy.

Does Nuvision sell my information?

We do NOT and will not sell your personal information in exchange for monetary or other valuable consideration. We do not share your personal information for cross-context behavioral advertising.

Why does Nuvision share my information?

Nuvision shares your data only when necessary to offer you a product or service and as necessary to comply with our legal obligations. We share information with third-parties to provide services such as: website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities, payment processing, member communications, storage, legal expertise, auditors, transaction processing, products enabling our members to conduct transactions online and via mobile banking, mortgage services, credit card services, and Government Agencies as required by applicable laws and regulations. To learn more about our practices as they relate to your privacy, please review our California Consumer Privacy Policy.

What are the categories of personal information?

The CCPA broadly defines that personal data is protected, no matter when the data was collected online or offline. The categories of personal information that we collect are:

- Personal Identifiers
- Contact Information
- Account Information
- Protected Classification
- Commercial Transactional Data
- Biometric Data
- Internet Network and Computer Activity
- Geolocation Data
- Mobile Device Data
- Financial Employment Data
- Inferences
- Online Portal and Mobile App Access and Usage Information
- Visual, Audio or Video Recordings
- Pre-Hire Information
- Employment and Education History
- Professional Related Information
- Facility & Systems Access Information

Does CCPA/CPRA apply to me?

If you are a resident of the State of California, CCPA/CPRA applies to you. The specific personal data 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 consumer.

How do I submit a Request, as permitted under CCPA/CPRA?

You may submit your request electronically by completing the request form, visiting one of our California branch locations, or by calling us at 800-444-6327.

I am a representative of a business account. Can I submit a request under CCPA/CPRA?

Yes, you can submit a request. Please be aware that the response to your request will be limited your specific personal data.

Why am I being asked to verify my identity?

We might not have been able to verify your identity for several reasons: The information you provided for verification didn't match what we have on file, we didn't have enough info on you in our files to make a match, or you did not respond to our request for verification of your identity.

How long will it take to receive a response to my CCPA/CPRA request?

We will respond to your requests within 45 calendar days. If we require additional time to complete your request, we will provide you with an explanation and may take up to another 45 calendar days to respond, for a total of 90 calendar days.

Can Nuvision delete my information upon my request?

Nuvision cannot delete information that we have gathered from you in order to meet our contractual obligations to provide you with products or services that you have requested, or to comply with our legal obligations to maintain such data.

Why was my request declined?

Privacy and data protection laws, other than the CCPA/CPRA, apply to the personal data that we collect, use, and disclose. Since Nuvision is subject to the other privacy and data protection laws, personal data may be exempt from, or outside the scope of the request. As a result, in some instances, we may decline all or part of a request related to this personal data. This means that we may not provide some or all this personal data when you make a request. Also, we may not delete some or all this personal data when you make a request.