



California Consumer Privacy Act Disclosure

As a financial institution, most of the information we collect falls under the federal Gramm-Leach-Bliley Act or California Information Privacy Act and is collected, used or shared in order to provide you with financial products or services. This information is exempt from the provisions of the California Consumer Privacy Act (CCPA).

Accountholders

If you have an account with us, notification of our privacy practices was provided at account opening. If you would like an additional notice, it can be found [here](#). You may also request a copy by sending a secure message in online banking, calling us at 1.877.549.4567 or mailing a request to Valley First Credit Union, P.O. Box 1411, Modesto, CA 95353-1411.

Non-Accountholders

If you do not have a personal account with us, we may collect information about you and share the information as necessary for our business purposes to process a financial or other transaction initiated by you or by one of our accountholders. The following are types of information that we may collect:

Name, address, e-mail address, social security number, driver's license, state ID or passport number or other similar identifier (used to identify you or as required by law); signature (on contracts, forms or receipts), telephone number, employment, gender, age (if needed to process a transaction or as required by law); financial institution name, account number, ATM, debit or credit card number (in conjunction with a transaction with us or our accountholder); visual information from ATM or security cameras (for security purposes); internet or other electronic network activity information (disclosed below).

If you are a party to a business account, this section applies to your personal information.

Website Users

If you use our website, we may collect the following types of information from you:

IP address, browsing history, search history, products and services considered, products and services obtained geolocation data, and information about your interaction with our website, application or advertisement.

We collect this information for security purposes, to customize your browsing experience with us and to display customized advertisements about our products and services that may be of interest to you.

If you complete an online form, we may also collect your name, e-mail address, physical address or phone number that you provide to us to be used as specified on or with the form.

You can review our Online Privacy Policy [here](#).



Mobile Banking/Mobile App Users

If you use our mobile banking app, we do not collect information from you that is covered by the California Consumer Privacy Act.

All Consumers

In addition to the privacy practices listed above, the Credit Union may collect the following types of information from you:

Name, address, e-mail address, phone number if you have entered any drawing or raffle or completed any information request form.

This information may be used to market our products and services to you.

We collect information from third party providers such as consumer reporting agencies, vendors and service providers relating to financial services, state and federal or local agencies, referrals from employees or others, and other financial institutions or transaction processors or parties.

Job Applicants, Employees, officers, directors and contractors

We may collect the following personal information about job applicants, employees, directors, officers, and contractors of the credit union and references listed on applications, benefits participants and emergency contacts:

Name, signature, alias, social security number, address, phone numbers, e-mail address, driver's license or state identification numbers, education, employment history, gender, citizenship, immigration status, and professional or employment related information. We may also collect the name, address and telephone number of your listed references or emergency contact information or benefits participant. If you use our website to submit or use an application, see the Website User information above.

This personal information is collected and used by the Credit Union within the context of the person's role or former role as a job applicant to, an employee of, director of, officer of, or a contractor (or related party) of the Credit Union.

Minors

The Credit Union does not knowingly collect or maintain information on children under the age of 16 unless they are a party to an account including an owner or co-owner, a beneficiary, or under a Uniform Transfers to Minor's Act or Coogan Account.

Privacy Policies

All of our privacy policies are available online [here](#); or you may call us at 1.877.549.4567, send an e-mail to mbrserv@valleyfirstcu.org, or mail a request to Valley First Credit Union, P.O. Box 1411 Modesto, CA 95353-1411. Do not include account numbers or sensitive information in your request.



Requesting Privacy Notices

You can request a notice disclosing the categories of personal information we have shared with third parties, for the third parties' direct marketing purposes, during the preceding calendar year. To request a notice, please submit your request to Valley First Credit Union by clicking [here](#) or by downloading the form [here](#). Physical forms can be mailed to PO Box 1411, Modesto CA 95353-1411, or dropped off at one of our branch locations.

Please note, the submission of this form does not prohibit the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about some other products and services.