



PO Box 1411 Modesto, CA 95353-1411
valleyfirstcu.org | (877) 549-4567

California Consumer Privacy Notice Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Member/Joint Owner Name (Please print)	
Account Number(s)	
Member/Joint Owner Signature	

To exercise your choice, complete the information above, sign and send back this form to us (you may want to make a copy for your records).

Important: Effective January 1, 2020, the California Consumer Privacy Act (CCPA) gives California consumers additional privacy rights with respect to certain businesses that collect personal information of California residents. The Act also applies to certain parent companies and subsidiaries of those businesses, and to service providers that process personal information on behalf of those businesses and to whom the personal information is disclosed.

Your Rights

If you're a California consumer, you have the right to request that Valley First Credit Union (VFCU) disclose the following for the previous 12-month period:

- The categories of personal information VFCU has collected about you.
- The categories of sources from which the personal information is collected.
- The business or commercial purpose for collecting or selling personal information.
- The categories of third parties with whom VFCU shares personal information.
- The specific pieces of personal information VFCU has collected about you.
- The categories of personal information that VFCU sold about you, if any, and the categories of third parties to whom the personal information was sold, if any.
- The categories of personal information that VFCU disclosed about you for a business purpose.

Most of this information can be found on our Privacy Policy web page at <https://www.valleyfirstcu.org/disclosures> which includes a link to both our Federal Privacy Notice and an electronic version of the California Privacy Policy and California Consumer Privacy Act (CCPA) his Notice.

You also have the right to request VFCU delete your personal information, subject to certain exceptions contained in the CCPA.

Do Not Sell My Personal Information

Under the CCPA, a California consumer shall have the right, at any time, to direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information. This right is referred to as the right to opt out. VFCU may sell limited information about its consumers where allowable. Information on how the Credit Union uses your information is disclosed in our Federal Privacy Notice, which we sent you at the beginning of our relationship, and continue to send you annually. If you'd like to reference it, a copy it, a copy is always available on our Privacy Policy web page (link provided above).

If you would like to opt out, you may do so by following the instructions on page 1 of this Notice. To learn more about the CCPA, please visit our Privacy Policy web page.

