



## California Privacy Policy

Updated: 2/1/2025

This California Privacy Policy disclosure (“Disclosure”) is provided by Knoxville TVA Employees Credit Union (“KTVAECU”, “we”, “us”, or “our”) to California residents (“you” or “your”) to advise you of your rights under the California Consumer Privacy Act (“CCPA”). These rights only apply to the extent that the CCPA applies to KTVAECU. This Disclosure supplements the information provided in our [general privacy policy](#) or our [online privacy notice](#) as required by law.

The CCPA provides you with certain protections regarding the collection, use, disclosure, and sale of your Personal Information, as that term is defined in the CCPA. It also provides you with the ability to make certain requests regarding your Personal Information.

The CCPA does not apply to activities relating to certain types of personal information, including:

- Complying with federal, state, or local laws or compliance with a court order or subpoena;
- Complying with a civil, criminal, or regulatory inquiry, investigation, subpoena, or summons by federal, state, or local authorities;
- Requests from government agencies requesting emergency access to your personal information if you may be at risk or danger of death or serious physical injury;
- Personal information collected, sold, or shared that takes place wholly outside of California;
- Activity involving the collection, maintenance, disclosure, sale, communication, or use of any personal information bearing on a consumer’s creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living subject to regulation under the Fair Credit Reporting Act;
- Personal information collected, processed, sold, or disclosed subject to the federal Gramm-Leach-Bliley Act (GLBA) and implementing regulations, or the federal Farm Credit Act of 1971 and implementing regulations. For example, your rights under the CCPA do not apply to information we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes.

## **Designated Individual**

You may, in certain circumstances, designate an authorized representative to act on your behalf. To do so, please provide a signed and notarized written instruction listing the following:

- Full name, social security number, and contact information of the authorized representative.
- Information the authorized representative is permitted to access.
- Actions you permit the authorized representative to take.

We may request additional information as needed to confirm your request and protect your personal information from unauthorized access. We may refuse or delay requests if we are unable to verify the request, we determine a high likelihood of unauthorized activity exists, or we are restricted by legal or regulatory reasons. We may rely on your written instructions until you deliver written and notarized revocation of such instruction to us at the address listed in the “Contact Us” section below.

## **Collection of Personal Information**

To establish and maintain your account and provide financial products and services, we collect information in one or more of the following categories:

- Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number or other similar identifiers.
- Any personal information described in California Civil Code 1798.80(e), including 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, financial account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consumer histories or tendencies.
- Biometric information, including for the purpose of uniquely identifying a consumer. Biometric information may include, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be

extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information.

- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement. Unique online identifiers such as device identifiers, IP addresses, cookie identifiers, beacon identifiers, pixel tags or mobile ad identifiers or similar technology, or other identifiers that can be used to identify a particular person or device.
- Account log-in, financial account, debit card, or credit card number, including in combination with any required security or access code, password, or credentials allowing access to an account.
- Professional or employment-related information.
- Consumer information regarding protected classifications under federal or state law, including age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex, gender, sexual orientation, veteran or military status, and genetic information.
- Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99).
- Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- Geolocation data, including the general location of a device used to access our online services (or precise location if you choose to enable location services or share your location with us when you use our websites).
- Audio, electronic, visual, thermal, olfactory, or similar information, such as call, chat, and video recordings created in connection with providing our products and services.
- The contents of a consumer's mail, email, and text messages unless we are the intended recipient of the communication.

Personal information does not include publicly available information, de-identified or aggregated consumer information, or other information excluded from the CCPA.

### **Sources of Personal Information**

Personal Information may be collected from the following sources:

- Directly from you when you provide it to us verbally, electronically, digitally, or physically.

- From third parties, such as credit bureaus, our service providers, social media services, affiliates, and other business partners.
- Automatically and indirectly from you through logging and analytics tools, cookies, pixel tags, and other data collection on our websites and mobile applications.

### **How does KTVAECU Use Your Personal Information?**

We may use, and in the preceding twelve (12) months may have disclosed, information in the preceding categories for the following business purposes:

- Providing our products and services and responding to inquiries you submit.
- Managing our business, including relevant accounting, audit, and other internal functions.
- Communicating with you and others regarding account and transaction activity, notifications and alerts, special offers, advertisements, events, or new products or services that may be of interest to you.
- Developing, operating, maintaining, improving, and protecting our websites and mobile applications.
- Protecting the legal rights, property, safety, and security of records or information, our organization, our members, and others.
- Detecting and preventing fraud, unauthorized activity, or misuse of our websites and online services.
- Personalizing and enhancing our services to improve your experience and interactions with us.
- Resolving consumer or member disputes.
- Supporting the safety and security of our products and services.
- Ensuring compliance with our policies, practices, terms of use, or contractual rights.
- Complying with laws and regulations, court orders, legal investigations, contractual obligations, and industry standards.
- For any other purpose as permitted by law or that you may authorize.

### **Does KTVAECU Sell or Share Your Personal Information?**

We do not “sell” or “share”, and have not “sold” or “shared” (as those terms are defined in the CCPA) in the preceding twelve (12) months, Personal Information subject to the CCPA. Our practice is to not “sell” or “share” the Personal Information of children under the age of sixteen (16). We do not have actual knowledge that Personal Information on individuals under the age of sixteen (16) has been “sold” or “shared”.

We may disclose, and may have disclosed in the preceding twelve (12) months, your Personal Information to:

- Affiliates and third parties as needed to carry out everyday business, including processing your transaction(s), maintaining your account(s), and providing products and services.
- Government agencies or courts as required by laws or regulations.
- Third parties to whom you or your agents authorize or direct us to disclose your Personal Information.

We may use or disclose Sensitive Personal Information, as that term is defined by the CCPA, for purposes necessary to provide the products and services you request. If we later decide to use Sensitive Personal Information for purposes beyond those necessary to provide the requested products and services, we will update our Disclosure and include information regarding your right to limit the use or disclosure of Sensitive Personal Information.

### **Retention of Your Personal Information**

We will retain collected Personal Information which is subject to the CCPA for as long as reasonably necessary to satisfy the purpose for which it is collected and used unless a longer period is required or permitted by law, such as to fulfill our legal obligations or to establish, protect, or defend against legal claims.

### **Right to Know What Personal Information is Collected, Shared, or Sold**

You have the right to request that we disclose certain information to you regarding our collection, use, and disclosure of your Personal Information over the past twelve (12) months. Upon receipt of a verifiable request from you or your authorized representative, information provided may include:

- The categories of Personal Information we have collected about you.
- The categories of sources from which your Personal Information is collected.
- The business or commercial purpose for collecting, selling, or sharing your Personal Information.
- The categories of third parties to whom we disclose your Personal Information.
- The specific pieces of Personal Information we have collected about you.

### **Right to Request Correction of Personal Information**

You may request we correct Personal Information we have collected about you that is inaccurate. We will take into account the nature of the Personal Information and the purposes of our processing when addressing your request.

### **Right to Request Deletion of Personal Information**

You have the right, subject to certain restrictions, to request the deletion of Personal Information we collect or maintain. Please note that other laws and regulations may require us to retain the Personal Information for specified periods of time.

### **Right to Opt Out of the Sale of Personal Information**

You have the right to opt out of the sale of your Personal Information. KTVACU does not sell your personal information. If we decide to do so in the future, an updated Disclosure will be provided including opt out instructions.

### **Right to Non-Discrimination for Exercising Your Privacy Rights**

We will not discriminate or retaliate against you for exercising any rights available to you under the CCPA. However, we may not be able to provide some products or services to you without the use of certain Personal Information.

### **Contact Us**

For questions or to inquire about exercising any of the rights provided in this Disclosure, contact us at:

- Toll Free (800)467-5427
- Email [justask@tvacreditunion.com](mailto:justask@tvacreditunion.com)
- Complete “CCPA Request Form” located at [www.tvacreditunion.com](http://www.tvacreditunion.com)

- Mail to Knoxville TVA Employees Credit Union  
Attn: Compliance Department  
P.O. Box 36027  
Knoxville, TN 37930

Your request must contain sufficient information to identify you and confirm you are the person about whom we collected Personal Information. We may ask you to provide additional information regarding your identity, contact information, and the scope of your request.

### **Changes to This Disclosure**

We may change or update this Disclosure from time to time. When we do so, we will post the revised Disclosure reflecting the most recent revision date. Your continued use of our Services following the posting of changes constitutes your acceptance of such changes.