

California Consumer Privacy Act (CCPA) Disclosure

Rights for California Residents

To exercise one or more of your rights you may call us at (877) 484-2372.

If you are a California resident you may have certain rights under the California Consumer Privacy Act (*Cal. Civ. Code §1798.100 et seq.*) regarding your personal information, including:

- the right to request the specific pieces of personal information we collected about you; the categories of personal information we collected; the categories of sources used to collect the personal information; the business or commercial purposes for collecting your personal information; and the categories of third parties with whom we share your personal information each as it pertains to our activities in the preceding twelve (12) months
- the right to request, on legitimate grounds, deletion of your personal information that we collected;
- the right to have someone you authorize make a request on your behalf; and
- the right not to be discriminated against for exercising any of these rights.

Residents of California have the right to provide Colorado Federal Savings Bank with a request to delete personal information under certain circumstances. However, there may be reasons, legal or other reason, that Colorado Federal Savings Bank will retain your information.

Categories of Personal Information We Collect

In the past 12 months, we have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

- Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- Personal information, as defined in the California safeguards law, such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Commercial information, such as transaction information and purchase history;
- Internet or network activity information, such as interactions with our website;
- Geolocation data, such as device location and Internet Protocol (IP) location;
- Professional or employment-related information, such as work history and prior employer;

Category of Sources from which We Collect Personal Information

- We obtain your personal information when you provide it to us (e.g., where you contact us via email or telephone, or by any other means)
- We receive your personal information from third parties who provide it to us (e.g., our customers; credit reference agencies; and law enforcement authorities)
- We collect or obtain personal information when you use any features or resources available on or through a Site. When you visit a Site, your device and browser may automatically disclose certain information (such as device type, operating system, browser type, browser settings, IP address, dates and times of connecting to a Site and other technical communications information), some of which may constitute Personal Data

Business and Commercial Purposes for Use of Personal Information

- Marketing/Prospecting: communicating with you via any means (including via email, telephone, text message, social media, post or in person) subject to ensuring that such communications are provided to you in compliance with applicable law; and maintaining and updating your contact information where appropriate
- Operation of our Sites: operation and management of our Sites; providing content to you; displaying advertising and other information to you; and communicating and interacting with you via our Sites
- IT operations: management of our communications systems; operation of IT security; and IT security audits

- Health and safety: health and safety assessments and record keeping; and compliance with related legal obligations
- Financial management: sales; finance; corporate audit
- Research: conducting market or customer satisfaction research; and engaging with you for the purposes of obtaining your views on our products and services
- Investigations: detecting, investigating and preventing breaches of policy, and criminal offences, in accordance with applicable law
- Legal compliance: compliance with our legal and regulatory obligations under applicable law
- Legal proceedings: establishing, exercising and defending legal rights
- Improving our products and services: identifying issues with existing products and services; planning improvements to existing products and services; and creating new products and services
- Risk Management: Audit, compliance, controls and other risk management
- Fraud prevention: Detecting, preventing and investigating fraud

Categories of Third Parties to Whom Personal Information is Disclosed

- You
- Anti-fraud services
- Accountants, auditors, financial advisors, lawyers and other outside professional advisors, subject to confidentiality
- Data aggregation services
- Accreditation bodies
- Third party service providers (such as payment services providers; shipping companies; etc.)
- Governmental, legal, regulatory, or other similar authorities and/or local government agencies, upon request or where required
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties
- Any relevant third-party acquirer(s), in the event that we sell or transfer all or any relevant portion of our business or assets (including in the event of a reorganization, dissolution or liquidation)

Sale of Personal Information

In the past 12 months, we have not “sold” Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page.

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