Santa Cruz Community Credit Union

Privacy Notice

FACTS	What does Santa Cruz Community Credit Union (SCCCU) do with your information?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we protect your privacy.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Payment history and transaction history • Account balances and employment information
HOW?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Santa Cruz Community Credit Union chooses to share information, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SCCCU SHARE?	CAN YOU LIMIT SHARING?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you, not through a third party	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes – information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE
For our joint marketing agreements	NO	WE DON'T SHARE

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NCUA

SANTA CRUZ 55 River Street, Santa Cruz, CA 95060
SOQUEL 2750 41st Avenue, Suite F, Soquel, CA 95073
WATSONVILLE 590 Auto Center Dr., Suite 2A, Watsonville, CA 95076

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WHO WE ARE	
Who is providing this notice?	Santa Cruz Community Credit Union (SCCCU)
How does SCCCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include state-of-the-art computer safeguards and secured files and buildings.
How does SCCCU collect my personal information?	We collect your personal information, for example, when you: • Open an account or make deposits or withdrawals • Apply for a loan • Use your debit or credit card We also collect your personal information from others, such as credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing with affiliates for everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. SCCCU *does not* share personal information with nonaffiliated financial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you through a separate mailing house.

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TEXT MESSAGING (SMS) PRIVACY	
Definition	This section applies to text messages that Santa Cruz Community Credit Union ("SCCCU") sends about your accounts and loans, such as payment reminders, past-due notices, secure payment links, and one-time verification codes.
Information we collect	When you agree to receive text messages, we collect your mobile phone number, the date, time, and method of your consent, and the content and delivery status of the messages we send to you and receive from you.
How we use it	We use this information only to send you the account servicing text messages you agreed to receive, to respond to your replies and requests, to honor opt-out requests, and to keep records required by law. **We do not sell or share your SMS opt-in data or personal information with third parties for marketing purposes.** Mobile phone numbers, text messaging opt-in data, and consent *will not* be shared with any third parties or affiliates for marketing or promotional purposes. We share this information only with service providers that help us deliver text messages to you (such as our messaging platform provider and wireless carriers), and only as needed to provide that service. They may not use it for any other purpose.
Frequency and cost	Message frequency varies. Message and data rates may apply.
Opting out and help	Reply STOP to any text message to opt out. Reply HELP for help, or call SCCCU at 831-425-7708. For full program details, see our SMS Terms and Conditions at https://scccu.org/sms-terms.

OTHER IMPORTANT INFORMATION

To opt out of marketing mailings, call 877-500-8899.
For questions, email marketing@scccu.org.

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