



California Consumer Privacy Act Notice at Collection

Effective Date: July 1, 2023

Honda Federal Credit Union is collecting your personal information and sensitive personal information to support its business operations, including for the business purposes listed below in the “Business Purpose for Collection of Personal Information” section.

We will not sell the personal information or sensitive personal information we collect. We also will not share it with third parties for cross-context behavioral advertising. To view our full privacy policy, visit [CCPA Privacy Policy](#).

We may collect the personal information and sensitive personal information categories listed in the table below.

Categories of Personal Information

Category of Personal Information	Examples of Personal Information
A – Identifiers	(A 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.)
B – California customer records personal information	(A 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, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.)
C – Protected classification characteristics under California or federal law	(Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military

	status, genetic information (including familial genetic information).
D – Commercial information	(Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.)
E – Biometric information	(Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.)
F – Internet or other similar network activity	(Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.)
G – Geolocation data	(Physical location or movements.)
H – Sensory data	(Audio, electronic, visual, thermal, olfactory, or similar information.)
I – Professional or employment-related information	(Current or past job history or performance evaluations.)
J – Non-public education information	(Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.)
K – Inferences drawn from other personal information	(Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.)
L – Sensitive Personal Information	Government identifiers such as social security, driver's license, state identification card, or passport number; complete account access credentials such as user names, account numbers, or card numbers combined with required access/security code or password; precise geolocation; racial or ethnic origin; religious or philosophical beliefs; union membership; genetic data;

	mail, email, or text messages contents not directed to us; unique identifying biometric information; health information; sex life, or sexual orientation information
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Sources of Personal Information

We obtain the categories of personal information and sensitive personal information listed above from the following categories of sources:

- Directly from you or your representatives;
- Service Providers, Consumer Data Resellers, Credit Reporting Agencies and other similar persons or entities;
- Public Record Sources (Federal, State or Local Government Sources);
- Information from our Affiliates;
- Website/Mobile App Activity/Social Media;
- Information from member directed persons or entities or institutions representing a member/prospect; and
- Information from business members about individuals associated with the business member (e.g., an employee or board member).

Retention Policy

We retain personal information (including sensitive personal information) for as long as needed or permitted with respect to the purpose(s) for which it was obtained and consistent with applicable law. We will determine the specific retention period depending on applicable legal requirements and the sensitivity of the information.

Business Purpose for Collection of Personal Information

We may use or disclose the personal information we collect for one or more of the following purposes, but any sensitive personal information we collect about the consumers is used or disclosed only for the purposes set forth in Section 7027(m) of the California Code of Regulations and not for inferring characteristics about the consumer]:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request or ask a question about our financial products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to apply for a financial product or enroll in a service, we will use that information to complete your request.
- To provide, support, personalize, and develop our Website, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, transactions, and payments and prevent transactional fraud.

- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your Website experience and to deliver content and financial product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our Website, financial products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To protect the rights, property, or safety of us, our employees, our members, or others.
- To detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity and prosecute those responsible for that activity.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

If you have any questions about this Notice or need to access it in an alternative format due to having a disability, please contact Honda Federal Credit Union's Privacy Department at [888-500-9927](tel:888-500-9927).