



NASA Federal Credit Union California Consumer Privacy Act (CCPA) Privacy Policy

Effective: January 1, 2020

Last Updated: March 3, 2020

NASA Federal Credit Union (collectively, "NASA Federal", "we", "our", or "us") takes your privacy seriously and makes safeguarding your Personal Information a priority.

California Residents Only. This Privacy Policy supplements the information contained in our general Privacy Notice and our online Privacy and Security Policy.

Policy Revisions. Our policy may change from time-to-time. Any changes will be posted to our website and will be effective on the date posted with a revised "Last Updated" date.

Applicability. The CCPA does not apply to certain information covered by other regulations, such as the Gramm-Leach-Bliley Act ("GLBA"), the Fair Credit Reporting Act ("FCRA"), and regulations promulgated by the National Credit Union Administration ("NCUA") and the Consumer Financial Protection Bureau ("CFPB").

NASA Federal collects Personal Information in connection with providing financial services for personal, family, or household purposes (i.e., information subject to the Gramm-Leach-Bliley Act ("GLBA")).

SALE OF PERSONAL INFORMATION

It is our policy to not sell Personal Information. We do not sell, rent, transfer, disclose, or otherwise provide consumers' personal information to third parties or other businesses for monetary or other valuable consideration.

We have not sold Personal Information in the past 12 months.

YOUR RIGHTS UNDER THE CCPA

1. The right to request we disclose to you the following information covering the 12 months preceding your request ("request to know") as applicable:
 - The categories of Personal Information about you that we collected;

- The categories of sources from which the Personal Information was collected;
 - The business purpose for collecting Personal Information about you;
 - The categories of third parties with whom we disclosed Personal Information to and the purpose for disclosing it; and
 - The specific pieces of Personal Information we collected about you.
2. The right to request we delete Personal Information from you, subject to applicable exceptions (“request to delete”).
 3. The right to be free from unlawful discrimination for exercising your rights under the CCPA.

You also have the right to designate an authorized agent to make a request under the CCPA on your behalf. If you wish to designate an authorized agent, NASA Federal will require a valid power of attorney with express powers under the CCPA.

In some instances, we may not be able to honor your request. We will not honor your request if we cannot verify your identity or confirm that the Personal Information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we may not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights of another individual. We will not honor your request when the Personal Information that we maintain about you is covered under other regulations and therefore exempt from CCPA (see Applicability section above).

If we are not able to honor your request, we will advise you in our response. We will not provide any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

MAKING REQUESTS

As a California resident, you or your authorized agent may request details about Personal Information collected and/or shared by calling 1-888-NASA-FCU (627-2328), sending a secure message through eBranch (online banking) or mobile, or through the U.S. mail at:

NASA Federal Credit Union
PO Box 1588
Bowie, MD 20717-1588

We will take necessary steps to verify your identity once a request is received, which may vary based on your relationship with us. We will work to process all verified requests within 45 days in accordance with the CCPA. If we need an extension in order to process your request, we will provide you with an explanation for the delay.