NOTICE AT COLLECTION

FORUM Credit Union
P.O. Box 50738
Indianapolis, Indiana 46250
(800) 382-5414

We are required to provide California residents with timely notice, at or before the point of collection, about the categories of personal information to be collected from you and the purposes for which the personal information is collected or used. For example, upon receiving the Notice at Collection, you can use the information in the notice as a tool to choose whether to engage with us, or to direct us not to sell or share your personal information and to limit the use and disclosure of your sensitive personal information, if applicable. We will not collect additional categories of personal information or use personal information collected for additional purposes that are incompatible with the disclosed purpose for which the personal information was collected without providing you prior notice. Our privacy policy can be found at https://forumcu.com/privacy-policy.

Categories of Personal Information. The following categories of personal information are to be collected:

- Identifiers such as 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
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her 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.
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric 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
- Geolocation Data
- Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information
- Professional or Employment-Related Information
- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number

We will retain each category of personal information for regulatory or operational needs. Internal retention standards and procedures are defined to determine the amount of time data is retained..

Purpose for Collection. The purpose(s) for which the categories of personal information identified above are collected or used include: For our everyday business purposes, marketing, joint marketing with other financial companies, affiliates' everyday business purposes (information about your transactions and experiences), affiliates' everyday business purposes (information about your creditworthiness), and affiliates to market to you..

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CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

FORUM Credit Union
P.O. Box 50738
Indianapolis, Indiana 46250
(800) 382-5414

We are required to provide California residents with a comprehensive description of our online and offline privacy policy and practices regarding the collection, use, disclosure, and retention of your personal information (our "Information Practices"); to inform you of your rights regarding your personal information; and to provide you with any information necessary for you to exercise those rights.

Your Rights Regarding Your Personal Information

(1) **Right to Know.** You have the right to know the personal information that we collect, use, and disclose about you, including the categories of personal information; the categories of sources from which the personal information is collected; the business or commercial purpose for collecting personal information; the categories of third parties to whom we disclose personal information; and the specific pieces of personal information that we have collected about you. Subject to certain exceptions, we will provide you with all of your personal information that we have collected or maintained. This will include any personal information that our service providers or contractors have collected pursuant to their written contract with us.

(2) **Right to Delete.** You have the right to request us to delete any personal information that we have collected about you. Subject to certain exceptions, we will delete the personal information that we have collected about you from our records, and we will direct any service provider or contractor to delete your personal information from their records.

(3) **Right to Correct.** You have the right to request us to correct any inaccurate personal information that we maintain about you. Subject to certain exceptions, we will correct the personal information that we maintain about you on our existing system, and we will direct any service provider or contractor that maintain the personal information at issue pursuant to their written contract with us to make the necessary corrections on their systems.

(4) **Right to Not Receive Discriminatory Treatment.** You have the right to not be retaliated against for exercising privacy rights conferred by the California Consumer Privacy Act ("CCPA"), including when a consumer is an applicant to an educational program, a job applicant, a student, an employee, or an independent contractor. A price or service difference is discriminatory and prohibited if we treat you differently because you exercised a right conferred by the CCPA or its issuing regulations. A price or service difference is non-discriminatory if it is reasonably related to the value of your data.

Types of Personal Information

Collected Personal Information

Categories of Personal Information. We collected the following categories of personal information in the preceding 12 months:

- Identifiers such as 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
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her 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.
- Characteristics of protected classifications under California or federal law
- Biometric 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
- Geolocation Data
- Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information
- Professional or Employment-Related Information
- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number
- Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
- Personal information that reveals a consumer's precise geolocation
- Personal information that reveals a consumer's racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership
- The processing of biometric information for the purpose of uniquely identifying a consumer

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Categories of Sources. We collected your personal information from the following type of people or entities:

- Direct from the consumer
- Internet service providers

Business or Commercial Purposes. We collected your personal information for these business or commercial purposes:

- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes
- Debugging to identify and repair errors that impair existing intended functionality
- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution
- Providing advertising and marketing services, except for cross-context behavioral advertising, to the consumer provided that, for the purpose of advertising and marketing, a service provider or contractor shall not combine the personal information of opted-out consumers that the service provider or contractor receives from, or on behalf of, the business with personal information that the service provider or contractor receives from, or on behalf of, another person or persons or collects from its own interaction with consumers
- Undertaking internal research for technological development and demonstration

Personal Information Is Not Sold or Shared. We have not sold or shared your personal information to any service providers or contractors in the preceding 12 months.

Disclosed Personal Information

Categories of Personal Information. We disclosed the following categories of personal information to service providers or contractors in the preceding 12 months:

- Identifiers such as 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
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her 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.
- Characteristics of protected classifications under California or federal law
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric Information
- Geolocation Data
- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
- Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number
- Personal information that reveals a consumer's precise geolocation
- Personal information that reveals a consumer's racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership
- The processing of biometric information for the purpose of uniquely identifying a consumer

Business or Commercial Purposes. We disclosed your personal information for these business or commercial purposes:

- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes
- Debugging to identify and repair errors that impair existing intended functionality
- Performing services on behalf of the institution, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the institution
- Providing advertising and marketing services, except for cross-context behavioral advertising, to the consumer provided that, for the purpose of advertising and marketing, a service provider or contractor shall not combine the personal information of opted-out consumers that the service provider or contractor receives from, or on behalf of, the business with personal information that the service provider or contractor receives from, or on behalf of, another person or persons or collects from its own interaction with consumers
- Undertaking internal research for technological development and demonstration

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How to Submit A Request Regarding Your Personal Information

You can submit to us a verifiable request to know, request to delete, or request to correct your personal information. We will verify that you are the person who we have collected information about by verifying a consumer's identity. To verify a consumer's identity, we require consumers to provide identifying information such as their full name as it appears on their account, date of birth, address, social security number, and member number. Additional verification may be conducted through account-related questions or multi-factor authentication to confirm the consumer's identity before processing any requests. No later than 10 business days after receiving your request(s), we will confirm that we received your request(s) and provide you with information on how we will process your request(s). We will respond to your request to know, request to delete, or request to correct no later than 45 calendar days after receiving your request(s). If we cannot verify your identity within this time period, we may deny your request(s) in whole or in part and will inform you that your identity cannot be verified. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 calendar days. Our response will cover the 12-month period preceding our receipt of your request.

You can submit your request to know, request to delete, and request to correct by calling us toll-free at 1.800.382.5414. You can also submit your request(s) by using any of the following methods:

- Emailing a request to: ccpa@forumcu.com
- Mailing a request to: FORUM Credit Union, P.O. Box 50738, Indianapolis, Indiana 46250, ATTN: Compliance

Authorized Agents. We may allow an authorized agent to make a request to know, request to delete, or request to correct on your behalf. We may require written proof that you have given the agent permission to submit a request on your behalf, require the agent to verify their identity with us, or require you to confirm with us that you have provided the agent permission to submit the request. If you are an authorized agent, you may make these requests by following these instructions: Authorized agents of a consumer may submit requests on behalf of a consumer by providing written authorization that is able to be authenticated and verifying both the agent and the consumer's identity. Supporting documentation must be provided and verified before allowing an authorized agent to act.

Contact Information

For information about our privacy policy and Information Practices, you can contact us by phone at 1.800.382.5414 or by email at ccpa@forumcu.com.

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