

Star One Credit Union

California Privacy Policy

Your Personal Information Protections	
What is Personal Information?	<p><i>Personal Information.</i> Under California law your “Personal Information” includes the following data that identifies, relates to or may be associated with you:</p> <ul style="list-style-type: none"> • Demographic information (i.e., name, address, email), • A unique identifier, such as an IP address, • Account or Social Security Number, • Driver’s license or passport, • Personal property records, • Card numbers, • Access codes (PINs & passwords) • Online activity, • Biometric, geolocation, employment and education data, • Browsing and search history, and • Information concerning a consumer’s interaction with a website. <p>Personal information also includes information that is identifiable to your household.</p>
Star One Collection of Member Personal Information	
Categories of Member Personal Information We Collect	<p>Your personal information that we collect may include:</p> <ul style="list-style-type: none"> • Personal identifier information: name, email address, social security number, driver’s license number, access codes, browser IP data and certain cookies. • Account & transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in & opt-out requests.
Where We Collect Member Personal Information	<p>We collect the categories of personal information listed above when you: visit our website or submit an online application, conduct any branch, mail or online transaction, use the Personal Finance Manager program or send us an e-mail, or phone inquiry.</p>
Purposes for Which Star One Uses & Shares of Member Personal Information	
How We May Use Member Personal Information	<p>We may use each category of personal information we collect for the following purposes:</p> <ul style="list-style-type: none"> • To verify the identity of the person conducting the account transaction or inquiry with us or our service providers • To fulfill account or service requests that you initiate • To prevent fraud or meet legal requirements. • To conduct internal analysis of your use of Star One services. <p>We have never sold and we will not sell any of your personal information to anyone.</p>
How We May Share Member Personal Information	<p>We may share your personal identifiable information with (1) our third-party service providers and payment processor to facilitate your services or</p>

	transactions, (2) our third party service providers who support us with our analysis of your account and service use, or (3) other financial companies with whom we have a joint marketing agreement that protects your personal information.
How Long We Will Retain Member Personal Information	We will retain your personal information so long as we need to use such information to maintain your account and services and as otherwise required by law, subject to your right request us to delete your personal information.
Your Rights to Protect Your Personal Information	
Right to Request Access to Your Personal Information	<p>You have a right to access your personal information that we have collected. Upon your request by mail, email or in person to Star One, we will disclose any of the following information requested:</p> <ul style="list-style-type: none"> • The categories of personal information collected; • The sources from which personal information was collected; • Our purpose for collecting the information; • The categories of third parties with whom we share personal information; and • The specific pieces of your personal information we have collected.
Right to Request Your Personal Information Be Deleted	<p>You have the right to request that we delete personal information about you that we have collected. Upon your verifiable request by mail, email or in person to Star One, we will delete the information and direct our service providers to delete the information from its records unless we or service provider needs the personal information. The following are the exceptions where Star One and our service providers need the personal information to maintain and service your account and cannot delete the information:</p> <ul style="list-style-type: none"> • To process your transactions for which the personal information was collected, • To provide the account or service requested, • To detect security incidents; protect against fraudulent, or illegal activity; • To identify and correct any Star One systems errors, • To comply with the California Electronic Communications Privacy Act; • To operate the systems and applications to maintain your accounts and services, • To comply with a legal obligation or in a lawful manner compatible with the context in which you provided the information.
Right to Correct Inaccurate Information	You have the right to request Star One to correct any personal information of yours that is inaccurate.
Right to Opt Out of the Sharing or Sale of Your Personal Information	<ul style="list-style-type: none"> • You have the right to opt-out of any sharing of your personal information by Star One with third parties, except our sharing with (i) our third-party service providers and payment transaction processors to facilitate your services or transactions, (ii) our third party service providers who support us with our analysis of your account and service use, or (iii) other financial companies with whom we have a joint marketing agreement that protects your sensitive personal information. • Star One does not sell or share any member personal information to any non-service provider third party.
Your Sensitive Personal Information Protections	

What is Sensitive Personal Information?	<p><i>Sensitive Personal Information.</i> Under California law your “Sensitive Personal Information means Personal Information that reveals information about your:</p> <ul style="list-style-type: none"> • Social Security Number, • Driver’s license, state ID card or passport number, • Account access (log-in) credentials and account/card number in combination with a security/access code (PIN/Password) to access your account, • Precise Geolocation or biometric identification data about you, • Racial or ethnic origin, religious or philosophical beliefs or union membership, or sexual orientation, • Contents of your email, mail or text messages unless Star One is the intended recipient, and • Genetic personal information.
Star One Collection of Member Sensitive Personal Information	
Categories of Member Sensitive Personal Information We May Collect	<p>Your sensitive personal information that we may collect may include:</p> <ul style="list-style-type: none"> • Social Security Number, • Driver’s license or passport number, • Account access credentials, • Geolocation or biometric data about you • Racial or ethnic origin, and • Contents of your email, mail or text messages unless Star One is the intended recipient. • Religious beliefs, philosophical beliefs or union membership, or sexual orientation, may be collected but Star One does not currently collect this information.

Purposes for Which Star One Uses & Shares of Member Sensitive Personal Information	
How We May Use Member Sensitive Personal Information	<p>We may use each category of sensitive personal information we collect for the following purposes:</p> <ul style="list-style-type: none"> • To verify the identity of the person conducting the account transaction or inquiry with us or our service providers • To fulfill account or service requests that you initiate • To prevent fraud or meet legal requirements. <p>We have never sold and we will not sell any of your sensitive personal information to anyone.</p>
How We May Share Member Sensitive Personal Information	<p>We may share your sensitive personal identifiable information with 1) our third-party service providers and payment transaction processors to facilitate your services or transactions, or 2) other financial companies with whom we have a joint marketing agreement that protects your sensitive personal information.</p>
How Long We Will Retain Member Sensitive Personal Information	<p>We will retain your sensitive personal information so long as we need to use such information to maintain your account and services and as otherwise required by law, subject to your right request us to delete your sensitive personal information</p>
Your Rights to Protect Your Sensitive Personal Information	
Right to Limit the Use and Disclosure of Sensitive personal Information	<p>You have the right to request Star One to limit the use and disclosure of the following sensitive personal information of yours for purposes other than what is reasonable and beneficial to you: precise geolocation data; racial and ethnic origin; union members; contents of certain email or text messages, and biometric information.</p>
Additional Rights and Protections	
Right to Equal Services & Pricing	<p>You have the right to receive equal service and pricing from us even if you choose to exercise any of your privacy rights. We will not discriminate against you for exercising any of the consumer's rights, including:</p> <ul style="list-style-type: none"> • denying accounts or services to you; • charging different prices or rates for accounts or services or imposing penalties; • providing a different level or quality of accounts or services to you or suggesting that you will receive a different price or rate for accounts or services or a different level or quality of accounts or services.
Right to Opt-Out of Automated Decision-making Technology	<p>You have the right to opt-out of Star One's use of automated decision-making technology, such as automated loan approvals or other automated Star One marketing offers.</p>
How to Submit Requests to Star One or Contact Us for More Information.	<p>You may submit your requests to Star One as follows:</p> <p><i>In person</i> – at any Star One branch</p> <p><i>Mail:</i> Star One Credit Union, P.O. Box 3643 Sunnyvale, CA 94088-3643</p> <p><i>Email:</i> service@starone.org</p> <p>You may designate an authorized agent to submit requests on your behalf by providing us with your written authorization of the agent and nature of your request.</p>

	We will verify your request by using our current authentication practices including matching the identity information you provide with your request with your personal information we maintain on file.
Additional Online Privacy Protections	<p>Use of Cookies Star One uses cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing to you and do not remember where you have been on the internet and Star One does not track or sell this data. This category of cookies cannot be disabled.</p> <p>California Do Not Track Disclosures. Certain web browsers offer a “Do Not Track” (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. Our website will not honor DNT signals from you and we will not monitor or collect information of your browsing activity</p>
	<p>Our Privacy Policy is posted on our website www.starone.org. You can reach us: Toll-free at (866) 543-5202 or (408) 543-5202</p> <p>Privacy Policy Changes. We reserve the right to amend this Privacy Policy at our discretion and at anytime. We will post our amended Privacy Policy on our website or otherwise notify you as required by law.</p>

Amendments to Privacy Policy

Star One may update this Privacy Notice at any time to reflect changes in our business, legal or regulatory requirements. If we may make any material changes to this Privacy Notice we will notify you before the changes are effective by mail or email if you have chosen email communication. Any changes to this Privacy Notice will be effective on the date we designate as the effective date or as required by law. Please visit <https://www.starone.org/privacy/> for our current Privacy Notice.