

## CALIFORNIA CONSUMER PRIVACY ACT (CCPA) DISCLOSURE FOR CALIFORNIA RESIDENTS ONLY

Last Updated: May 27, 2026

### Overview

#### California Privacy Notice (California Residents)

This California Privacy Notice supplements our Online Privacy Policy and applies solely to California residents. It describes how Workers Federal Credit Union (“Workers,” the “Credit Union,” “we,” “us,” or “our”) collects, uses, and discloses personal information of California residents through our websites, online services, and other interactions where this Notice is made available, and explains certain rights available to California residents.

#### Categories of Personal Information We Collect

In the past 12 months, we may have collected the following categories of personal information, as defined by the CCPA:

CCPA Category	Examples
Identifiers	Name, address, email, telephone number, account number, online identifiers
Personal Information Categories (Cal. Civ. Code §1798.80)	Signature, financial information, insurance information
Protected Classification Characteristics	Age, citizenship status (as required by law)
Commercial Information	Records of products or services obtained or considered
Internet or Network Activity	Browsing history, interactions with our website or applications
Geolocation Data	Approximate location based on IP address



Professional or Employment Related Information	Employer name or employment verification (where applicable)
Education Information	School information (where applicable to a loan or product)
Inferences	Preferences or characteristics derived from other personal information

We do not knowingly collect personal information of minors under the age of 16 without appropriate consent. We do not knowingly sell personal information of minors under 16 years of age.

#### Sources of Personal Information

We collect personal information from the following sources:

- Directly from you – For example, by telephone, email, or text, or from forms you complete or products and services you request.
- From Service Providers – Such as to verify your identity when you contact us.
- Indirectly from you – Such as from observing actions on our website and mobile applications.
- Credit reporting agencies and public record sources – Including federal, state, or local government sources.
- Other third parties with your consent – Such as employers, landlords, or schools during a loan application or verification process.
- Indirectly from you, including through your devices and browsers, such as from observing actions on our website and mobile applications and through cookies and pixels.

#### How We Use Personal Information

We may use personal information for one or more of the following business purposes:

- To fulfill a request for which the information was provided (for example, to provide a price quote, process an application, or respond to an inquiry).
- To save information to facilitate future applications or transactions.
- To provide, support, develop, and personalize your experience with our website, products, and services.
- To create, maintain, customize, and secure your relationship with us.
- To process requests, applications, transactions, payments, and to prevent transactional fraud.

- To provide customer support and respond to inquiries, including investigating concerns and improving our responses.
- To personalize online experiences and deliver relevant content, offers, and advertisements (with consent where required by law).
- To maintain the safety, security, and integrity of our systems and business operations.
- For testing, research, analysis, and product or service development.
- To respond to law enforcement requests, court orders, or regulatory requirements.
- To meet legal and regulatory obligations, including but not limited to the Home Mortgage Disclosure Act.
- As otherwise described to you at the time we collect your personal information or as permitted by the CCPA.

### Disclosure of Personal Information

We may disclose personal information to third parties for business purposes, including:

- Service Providers that help deliver products and services, such as loan processors and payment processors;
- Operational third parties such as website hosting and IT service providers;
- Third parties approved or directed by you, including account linking or third-party payment providers;
- Credit reporting agencies and sanctions screening providers;
- External auditors; and
- Law enforcement and regulatory agencies as necessary to comply with legal or regulatory obligations.

We do not sell your information for monetary consideration. We use third-party advertising pixels and similar technologies to help deliver and measure advertising and to understand engagement with our websites and marketing. Depending on how these disclosures are characterized under applicable California law, some of this activity may constitute “sharing” of personal information for cross-context behavioral advertising. California residents may have the right to opt out of such sharing.

### Your Rights Under the CCPA

As a California resident, you have the following rights:

- **Right to Know:** California residents can request disclosure of the personal information a business collects about them, including the categories, sources, purposes, and third parties with whom it is shared.
- **Right to Delete:** California residents can request that a business delete personal information collected from them, subject to certain legal exceptions.
- **Right to Opt Out:** California residents can direct a business not to sell or share their personal information, where applicable.

- **Right to Correct and Limit Use:** California residents can request correction of inaccurate personal information and may limit the use and disclosure of sensitive personal information.
- **Right to Nondiscrimination:** California residents have the right not to be discriminated against for exercising any of their rights under the CCPA.
- **Right to Disclosure of Sensitive Information:** California residents have the right to know and request disclosure of the categories and specific pieces of personal information, including Sensitive Personal Information, that we have collected about them, the sources of that information, the purposes for which it is used, and the categories of third parties with whom it is disclosed

### How to Exercise Your Rights

You may exercise your CCPA rights by contacting us using any of the methods below:

#### By Mail:

Write to us and mail the request to the address below:

Workers Headquarters  
119 Russell Street  
Littleton Massachusetts 01460

#### By Email:

Send an email to the email address below:

Wcu@wcu.com

Important: The email must clearly state “CCPA Inquiry” in the subject line and/or the first line of the email

#### By Phone:

Call us at 800-221-4020

We may need to verify your identity before processing your request, as permitted by law. You may designate an authorized agent to submit certain requests on your behalf. We may require proof that the authorized agent has your permission to act on your behalf and may also require you to verify your identity directly with us.

#### Updates to This Disclosure:

We reserve the right to update or modify this CCPA Disclosure at any time. When changes are made, the revised disclosure will be posted on our website with an updated effective date.