

CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

FOR CALIFORNIA RESIDENTS

The California Consumer Privacy Act (“CCPA”) provides California residents (“You”, “Your”) with specific rights regarding their personal information. The specific Personal Information FORUM Credit Union (“We”, “Our”, “Credit Union”) collects, uses and discloses relating to a California resident, covered by CCPA, varies based on the Credit Union’s relationship or interaction with that individual. For example, this Disclosure does not apply to information collected about California residents who apply for or obtain our financial products and services for personal, family or household purposes (i.e. information subject to the Gramm-Leach-Bliley Act (“GLBA”).

For more information about how we collect, disclose and secure information relating to the Gramm-Leach-Bliley Act (“GLBA”), please refer to the Privacy Policy.

PERSONAL INFORMATION

FORUM Credit Union does not sell Personal Information and we have not done so in the past 12 months.

YOUR RIGHTS TO PROTECT YOUR PERSONAL INFORMATION

RIGHT TO REQUEST ACCESS TO YOUR PERSONAL INFORMATION

You have a right to access your personal information we have collected. Upon your request by email, telephone or mail to the Credit Union, we will disclose any of the following information requested:

- 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

You have the right to request we delete personal information about you we have collected. Upon your verifiable request by email, telephone or mail to the Credit Union, we will delete the information and direct our service providers to delete the information from its records unless we or the service provider needs the personal information. The following are the exceptions where the Credit Union and our service providers need the personal information to maintain and service your account and cannot delete the information:

- 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 Credit Union systems errors,
- 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 OPT OUT OF THE SALE OF YOUR PERSONAL INFORMATION

FORUM Credit Union does not sell any member personal information to third parties.

RIGHT TO EQUAL SERVICES & PRICING

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:

- 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.

HOW TO SUBMIT REQUESTS TO THE CREDIT UNION OR CONTACT US FOR MORE INFORMATION

You may submit your requests to the Credit Union as follows:

- **Email:** ccpa@forumcu.com
- **Telephone:** 1.800.382.5414, ask for the Compliance Department
- **Mail:** FORUM Credit Union, P.O. Box 50738, Indianapolis, IN 46250, ATTN: Compliance

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.

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. We will work to process all verified requests within 45 days pursuant to the CCPA. If we need additional time to process your request, we will reach out to you.

PRIVACY DISCLOSURE

FORUM Credit Union reserves the right to amend this Privacy Disclosure at our discretion and at any time. We will post our amended Privacy Disclosure on our website and update the notice's effective date. **Your continued use of our Website or other facilities following posting changes constitutes your acceptance of such changes.**