

CALIFORNIA PRIVACY NOTICE AT COLLECTION

This PRIVACY NOTICE AT COLLECTION of Credit First National Association (“we,” “us,” or “our”) applies solely to residents of the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this Notice.

Information We Collect

We collect information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”). In particular, we may collect the following personal information from you:

Category	Examples
Identifiers.	Real name, alias, postal address, unique personal or online identifier, Internet Protocol address, email address, government issued ID, or other similar identifiers.
<p style="text-align: center;">Purpose of Collection/Usage of Identifiers</p> <p>We may use the personal information in this category to: make the credit card application decision; service the CFNA loan; provide you with information about products and services requested; provide you with information about CFNA products and services; enforce CFNA obligations and rights arising from agreement between CFNA and you; improve CFNA website and/or mobile application; testing, research, analysis and product development; respond to law enforcement, regulatory or judicial requests; evaluate or conduct a merger, divestiture, or restructuring; and protect the rights, property or safety of CFNA or other parties.</p>	
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	Name, address, telephone number, Social Security number, government issued ID, signature, bank account number, credit/debit card number, or any other financial information. Some personal information included in this category may overlap with other categories.
<p style="text-align: center;">Purpose of Collection/Usage of Personal Information</p> <p>We may use the personal information in this category to: make the credit card application decision; service the CFNA loan; provide information about products and services requested; enforce CFNA obligations and rights arising from agreement between CFNA and you; improve CFNA website and/or mobile application; testing, research, analysis and product development; respond to law enforcement, regulatory or judicial requests; evaluate or conduct a merger, divestiture, restructuring, and protect the rights, property or safety of CFNA or other parties.</p>	
Protected classification characteristics under California or federal law.	Age (40 years or older), race, physical or mental disability.
<p style="text-align: center;">Usage of Protected Classifications</p> <p>We may use the personal information in this category to: improve CFNA website and/or mobile application; testing, research, analysis and product development; respond to law enforcement, regulatory or judicial requests; and protect the rights, property or safety of CFNA or other parties.</p>	
Commercial information.	Records of personal property, products or services purchased, obtained, or considered.
<p style="text-align: center;">Usage of Commercial Information</p> <p>We may use the personal information in this category to: service the CFNA loan; provide information about products and services requested; provide information about CFNA products and services; enforce CFNA obligations and rights arising from agreement between CFNA and you; testing, research, analysis and product development; respond to law enforcement, regulatory or judicial requests; and protect the rights, property or safety of CFNA or others parties.</p>	

Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
<p style="text-align: center;">Usage of Internet or Network Activity</p> <p>We may use the personal information in this category to: provide information about products and services requested; improve CFNA website and/or mobile application; testing, research, analysis and product development; respond to law enforcement, regulatory or judicial requests; and protect the rights, property or safety of CFNA or other parties.</p>	
Geolocation data.	Physical location or movements.
<p style="text-align: center;">Usage of Geolocation Information</p> <p>We may use the personal information in this category to: provide information about products and services requested; improve CFNA website and/or mobile application; testing, research, analysis and product development; respond to law enforcement, regulatory or judicial requests; and protect the rights, property or safety of CFNA or other parties.</p>	
Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.
<p style="text-align: center;">Usage of Sensory Data</p> <p>We may use the personal information in this category to: service the CFNA loan, respond to law enforcement, regulatory or judicial requests; and protect the rights, property or safety of CFNA or other parties.</p>	
Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
<p style="text-align: center;">Usage of Inferences</p> <p>We may use the personal information in this category to: enforce CFNA obligations and rights arising from agreement between CFNA and you; respond to law enforcement, regulatory or judicial requests; and protect the rights, property or safety of CFNA or other parties.</p>	

For more information, please see our California Privacy Policy located at www.cfna.com (Option Titled “Privacy and Legal”).