



Effective Date: 6/1/2025

## CineFi CCPA Disclosure

This CCPA Disclosure ("Disclosure") describes the rights of California residents under the **California Consumer Privacy Act (CCPA)** and explains how CineFi, a division of First Entertainment Credit Union, collects, uses, and shares personal information. This Disclosure applies solely to California residents interacting with CineFi's digital banking services ("Services").

### 1. Categories of Personal Information Collected

In the past twelve (12) months, CineFi may have collected the following categories of personal information from customers for business and service purposes:

- **Identifiers:** Name, postal address, unique personal identifier, online identifier, IP address, email address, account name, Social Security number, and similar identifiers.
- **Biometric Data:** Biometric data (such as facial recognition or fingerprint data) may be collected as part of identity verification, authentication, or security procedures.
- **Commercial Information:** Account records, transaction history, and information related to products or services purchased, obtained, or considered.
- **Internet or Other Network Activity:** Browsing history, search history, and information on interactions with our website or mobile application.
- **Geolocation Data:** Approximate location information derived from IP addresses or mobile devices.
- **Professional or Employment-Related Information:** Employer, job title, and employment status if provided.
- **Inferences:** Derived preferences and characteristics relevant to your use of our digital banking services.

### 2. Sources of Personal Information

CineFi collects personal information directly from you when you open an account, interact with our website or mobile application, and engage with customer service. We may also collect information from third-party service providers, credit reporting agencies, and publicly available sources as required for digital banking operations.

### 3. Purposes for Collecting Personal Information

CineFi collects and uses your personal information for business purposes, including:

- Processing transactions and maintaining your accounts.
- Providing, maintaining, and improving our Services.
- Detecting and preventing fraud, unauthorized transactions, and other security issues.
- Conducting analytics to improve our offerings and enhance customer experience.
- Complying with legal, regulatory, and contractual obligations.

### 4. Sharing Personal Information

CineFi does not sell personal information. We may share your personal information with service providers, auditors, and regulatory authorities as necessary for business and legal compliance.

## 5. Your Rights Under CCPA

California residents have the following rights under the CCPA:

- **Right to Know:** You may request that CineFi disclose the specific pieces of personal information we have collected about you, along with categories of sources, purposes for collection, and categories of third parties with whom we share your information.
- **Right to Delete:** You may request that we delete your personal information, subject to certain exceptions.
- **Right to Opt-Out of Sale:** CineFi does not sell personal information. If this policy changes, we will update our website and provide opt-out options.
- **Right to Non-Discrimination:** CineFi does not discriminate against customers who exercise their CCPA rights.

## 6. Submitting CCPA Requests

To exercise your CCPA rights, please contact us by:

- Visiting us at [www.cinefi.com](http://www.cinefi.com)
- Emailing us at [support@cinefi.com](mailto:support@cinefi.com)
- Calling us at (844) 440-2463

When submitting a request, please provide sufficient information to verify your identity, such as your account number and contact details.

## 7. Updates to this Disclosure

CineFi may update this CCPA Disclosure periodically. Any updates will be posted on our website, and the "Effective Date" at the top will indicate the most recent changes.

## 8. Contact Us

For questions about this CCPA Disclosure or CineFi's data privacy practices, please contact our member service team.