



Golden 1 Credit Union CCPA Notice at Collection for Employees and Applicants

Last Updated: May 20, 2026

Golden 1 Credit Union ("Golden 1") has adopted this CCPA Notice at Collection for California Employees and Applicants ("Notice") to comply with the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, "CCPA"). This Notice provides Golden 1 employees and applicants for Golden 1 employment with a description of our privacy practices regarding the collection, use, disclosure, sale, sharing, and retention of personal information and sensitive personal information. For the purpose of this Notice, the term "employees" includes candidates for Golden 1 employment, and independent contractors hired by Golden 1. Any terms defined in the CCPA have the same meaning when used in this Notice.

What Personal Information is Covered by this Notice?

Personal information includes any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular employee or applicant. Personal information does not include: (i) publicly available information or lawfully obtained information, (ii) deidentified or aggregated consumer information; or (iii) personal information covered by other industry-specific privacy laws.

This Notice addresses only Golden 1's collection and use of personal information that is covered by the CCPA. This Notice does not apply to Golden 1's processing of personal information in connection with the use of our products and services by California residents. For more information on that processing, please see Golden 1's [CCPA Notice for California Residents](#).

Most of the personal information Golden 1 collects is already regulated by federal and state laws and is exempt from the CCPA. For example, the CCPA does not apply to health information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the California Confidentiality of Medical Information Act (CMIA), or the Fair Credit Reporting Act (FCRA). Personal information for the purposes of CCPA does not include publicly available information from government records or de-identified or aggregate information.

Information We Collect and Use for Business Purposes

We are committed to properly handling the personal information collected or processed in connection with your employment relationship with us. Golden 1 collects, uses, and discloses your personal information, including sensitive personal information, for certain business-related purposes including human resources, employment, benefits administration, and health and safety purposes and to comply with the specific business purposes listed in the tables below. When we disclose personal information for business purposes, we enter into a contract that describes the purpose and which requires the recipient to keep your information confidential and to not use it for any purpose, except for contract performance.

We do not sell personal information, including any sensitive personal information that we collect about our employees or applicants or share it with third parties to deliver personalized, targeted advertisements to you, also known as cross-context behavioral advertising, or CCBA.

The following tables describe the categories of personal information (Table A) and sensitive personal information (Table B) that we may have collected in the last 12 months, the business purposes for collecting the information, and the categories of third parties to whom we have disclosed the information for the described business purposes. We will not use or disclose your personal information or sensitive personal information for purposes other than those outlined in this Notice.

Table A: Handling of Personal Information

Category of Personal Information Collected	How We Use It (Business Purpose(s) for Collection)	Disclosed/Sold/Shared
Identifiers , such as a real name, alias, postal address, employer business names, employer business addresses, unique personal identifiers, online identifier, internet protocol address, email address, social security number, driver's license number, passport number, or other similar identifiers.	Considering your candidacy for employment. Verifying your employment eligibility. Analyzing our recruitment and hiring process. Administering payroll and benefits. Administering training and meeting registration. Managing your employment relationship with us. Reaching you regarding your employment or application process. Completing background checks. Conducting surveys.	Disclosed to service providers for the stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.

Personal information categories listed in California Civil Code 1798.80(e) , such as a name, signature, social security number, address, telephone number, passport number, driver's license number or state identification card number, tax id, insurance policy number, education, employment, employment history, financial information, medical information, or health insurance information.	Considering your candidacy for employment. Verifying your employment eligibility. Analyzing our recruitment and hiring processes. Administering payroll and benefits. Managing your employment relationship with us. Reaching you regarding your application process. To comply with applicable laws and regulations.	Disclosed to service providers and affiliates for the stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.
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Protected classification characteristics under California or federal law , such as age, race, color, ethnicity, ancestry, national origin, citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.	Verifying your employment eligibility. Analyzing our recruitment and hiring process. Complying with employment laws and regulations.	Disclosed to service providers and affiliates for the stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.
Internet or other similar network activity , such as browsing history, search history, or information on your interaction with a website.	Managing your employment relationship with us. Maintaining security.	Not disclosed, sold, or shared.
Geolocation data , such as physical location or movements.	Managing your employment relationship with us. Maintaining security.	Not disclosed, sold, or shared.

Sensory data , such as audio, electronic, visual, or similar information.	Managing your employment relationship with us. Maintaining security.	Disclosed to service providers for the stated business purposes and to other third parties as needed to comply with legal obligations. Not sold or shared.
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Professional or employment related information , such as current or past job history, title, position, employee identifiers, compensation and benefits information, and personnel records.	Considering your candidacy for employment. Verifying your employment. Managing your employment relationship with us. Administering payroll and benefits. Administer and address health, safety, and accommodation needs. Address work-related illnesses or injuries.	Disclosed to service providers and affiliates for the stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.
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Educational Information , such as educational records, schools attended and/or degrees obtained, grades, transcripts, certificates obtained, professional qualifications and memberships, professional trainings, and company internal trainings.	Considering your candidacy for employment. Verifying your qualifications. Managing your employment relationship with us.	Disclosed to service providers to determine bondability and eligibility for hire. Not sold or shared.
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Inferences drawn from other personal information , such as a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior attitudes, intelligence, abilities, and aptitudes.	Considering your candidacy for employment. Assessing your qualifications and fitness for the job. HR recordkeeping that may include information on promotions, and discipline. Managing your employment relationship with us.	Not disclosed, sold, or shared.
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Table B: Handling of Sensitive Personal Information Category of Sensitive Personal Information Collected	How we Use It (Business Purpose(s) for Collection)	Disclosed/Sold/Shared
Government identifiers , such as social security number, driver's license number, state identification card, passport numbers or other similar identifiers.	Considering your candidacy for employment. Verifying your identity. Verifying your employment eligibility. Completing your employment background check. Complying with applicable laws and regulations.	Disclosed to service providers for stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.
Precise geolocation , such as employee badging and VPN.	Managing your employment relationship with us. Maintaining security.	Not disclosed, sold, or shared.
Racial and ethnic origin	Complying with applicable employment laws.	Not disclosed, sold, or shared.
Private communications , such as the contents of email, teams chat, and texts messages, unless we are the intended recipient.	Managing your employment relationship with us. Maintaining security.	Disclosed to service providers for the stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.
Health information , such as information regarding physical and/or mental health.	Administering employee benefits. Complying with applicable laws and regulations. Administering and addressing health, safety, and accommodation needs. Addressing work-related illnesses or injuries.	Disclosed to service providers and affiliates for the stated business purposes, and to other third parties as needed to comply with legal obligations. Not sold or shared.

We obtain the personal information and sensitive personal information listed above from the following categories of sources:

- Directly from you, such as when you provide information to apply for an open position, or complete forms during employee onboarding.
- Indirectly from you, such as from observing your interactions on our website, systems, or at our branches or corporate office, or when you provide references or qualifications.
- Third-party business partners, such as joint marketing partners, analytics providers, background check providers, and verification services.
- Outside companies or organizations from whom we collect personal information to support human resource and workforce management activities. Examples may include operating systems, platforms, and social networks.

Within the preceding 12 months, Golden 1 has not sold or shared personal information or sensitive personal information, including personal information of minors under the age of 16, to any third parties or shared it with third parties for cross-context behavioral advertising.

Retention of Personal Information

Golden 1 will retain personal information, including sensitive personal information, for as long as it is required to do so by applicable law(s) or for as long as necessary for the purpose(s) of use and processing listed in the chart above, whichever is longer ("the retention period"). Golden 1 will delete personal information after the applicable retention period.

The criteria used to determine our retention periods include:

- Whether we have an ongoing relationship with the employee or applicant;
- As required by legal obligations to which we are subject;
- As advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation, or regulatory investigations);
- The time period necessary to achieve the purpose of use and processing.

Your Rights and Choices

The CCPA provides employees and applicants with specific rights regarding their information. This section describes your rights and explains how to exercise them.

Right to Know and Access

You have the right to request that Golden 1 disclose certain information to you about our collection and use of your personal information, including sensitive personal information, over the past 12 months. Once we receive and confirm your verifiable request, and confirm the information you seek is covered by the CCPA, we will disclose to you:

- The categories of personal information we collected about you;
- The categories of sources from which the personal information was collected;
- Our business purpose for collecting, selling, or sharing that personal information;
- The categories of third parties (if any) to whom we sold or shared that personal information, and the categories of personal information that were sold or shared; and
- The specific pieces of personal information we collected about you.

Right to Delete

You have the right to request that Golden 1 delete any of your personal information, including sensitive personal information, that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable request, we will delete (and direct any service providers or contractors to whom we disclosed the information to delete) your personal information covered by the CCPA from our records, unless an exception applies.

Under certain federal and state laws, we may deny your deletion request if retaining the personal information is necessary for us, our service provider(s), or contractor(s) to:

- Complete the transaction for which the personal information was collected, provide a service you requested, take actions reasonably anticipated within the context of our ongoing relationship with you, or otherwise perform our contract with you;
- Provide a product or service requested by the consumer (including employees or applicants);
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- Debug to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer (including employees or applicants) to exercise their free speech rights, or exercise another right provided for by law;
- Comply with the California Electronic Communications Privacy Act;
- Engage in public or peer-reviewed research in the public interest;
- Enable solely internal uses that are reasonably aligned with the consumers (including employee's or applicant's) expectations based on your relationship with us;
- Comply with a legal obligation, including applicable federal and state employment laws; or
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Right to Correct Inaccurate Information

You have the right to request that Golden 1 correct any inaccurate personal information, including sensitive personal information, that we collected from you and retained, considering the nature of the personal information and the purpose of processing the information, subject to certain exceptions. Once we receive and confirm your verifiable request, we will correct (and will direct any service providers or contractors to whom we disclose the information to correct) your personal information, consistent with the CCPA.

We may deny your request to correct if we determine that the contested personal information is more likely than not, accurate based on the totality of the circumstances.

If you want to correct personal information, please contact us at 1-877-GOLDEN 1 (1-877-465-3361) or visit a branch. We are not able to update or modify official records or systems through this CCPA correction request process.

Exercising Your Rights

To exercise the rights described above, please submit a verifiable request to us by:

- Calling us at 1-877-GOLDEN 1 (1-877-465-3361);
- Visiting golden1.com/terms-and-conditions/california-consumer-privacy-policy to complete and submit the CCPA Request Form; or
- Visiting a Golden 1 branch to complete and submit a request form

You may make a verifiable “request to know” twice within a 12-month period. The request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we have collected personal information or an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or the authority of your agent to make the request (if applicable) and confirm the personal information relates to you. Making a verifiable request does not require you to create an account with us. We will only use personal information provided in a request to verify the requestor’s identity or authority to make the request.

Only you or an authorized agent may make a verifiable request related to your personal information.

- When an authorized agent submits a request on your behalf, we may require proof that you gave the agent signed permission to submit the request, such as a power of attorney or other signed authorization.
- If your authorized agent does not have a valid power of attorney, we may also require that you verify your identity directly with us and confirm directly with us that you provided the agent permission to submit the request on your behalf.

If you are an authorized agent acting on behalf of a California resident, please complete the [California Consumer Privacy Act Authorized Agent Form](#) and submit it along with your CCPA request by visiting your local branch, emailing it to CCPA@golden1.com, or mailing it to:

Golden 1 Credit Union
Attn: Records
P.O. Box 15966 Sacramento, CA 95852-0966

We must receive the completed California Consumer Privacy Act Authorization Agent Form within 7 days of receiving your verifiable request, or the request will be denied.

Response Timing and Format

We will attempt to respond to a verifiable request within 45 days of its receipt. If we require more time, we will inform you in writing of the reason and extension period. The response we provide will also explain the reason(s) we cannot comply with a request, if applicable. We do not charge to process or respond to your verifiable request unless it is excessive, repetitive, or manifestly unfounded. If we determine that a request warrants a monetary charge, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Right to No Retaliation Following Exercise of Rights

We will not discriminate against you for exercising any CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you products or services;
- Charge you different prices or rates for products or services, including through granting discounts or other benefits; or imposing penalties;
- Provide you a different level or quality of product or service; or
- Suggest that you may receive a different price or rate for products or services or a different level of products or services.
- Retaliate against an employee or applicant for exercising their rights under CCPA.

We may offer you certain financial incentives permitted by the CCPA, such as the opportunity to participate in a focus group for compensation. Any CCPA-permitted financial incentives we offer will reasonably relate to the value of our personal information and contain written terms that describe the program's material aspects, which we will provide to you at the time we offer the incentive. Participation in a financial incentive requires your opt-in consent, which you may revoke at any time.

Changes to Our CCPA Privacy Notice

Golden 1 reserves the right to amend this Notice at our discretion and at any time. When we make changes to this Notice, we will post the updated Notice on our website and the Careers page of our website and update the Notice's effective date. **Your continued contract, candidacy, or employment and/or use of our facilities following posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this Notice, the ways in which Golden 1 collects and uses your information, your choices and rights regarding such use, or you wish to make a CCPA request, please do not hesitate to contact us by:

- Calling us at 1-877-Golden 1 (1-877-465-3361);
- Visiting golden1.com/terms-and-conditions/california-consumer-privacy-policy; or
- Visiting a Golden 1 branch

If you have a disability that makes it difficult to contact us at the above toll-free number to access the notice in an alternative format. If you wish to print a copy of this policy, it is available as a searchable PDF document Golden1.com/-/media/Golden1/SiteDocuments/Disclosures/CMP-D112.