



United Services Automobile Association
9800 Fredericksburg Road
San Antonio, TX 78288

CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

Respecting your privacy is a priority to us. This California Consumer Privacy Act Disclosure (the “Disclosure”) explains how United Services Automobile Association and its family of companies, including companies identified with the USAA name and Garrison Property and Casualty Insurance Company (collectively, “we,” or “us”), collect, use, and disclose personal information relating to California residents who are subject to the California Consumer Privacy Act of 2018 (as amended by the California Privacy Rights Act of 2020) and its implementing regulations (collectively, the “CCPA”). In addition to the terms defined herein, this Disclosure uses certain terms that have the meaning given to them in the CCPA.

Does this Disclosure apply to me?

This Disclosure applies to individuals who reside in California and who have not applied for or obtained USAA’s financial products or services for personal, family, or household purposes. This Disclosure also applies to individuals who reside in California whose Personal Information is collected, used, or disclosed in connection with USAA’s due diligence activities for a potential or actual transaction between USAA and another business. The individuals to whom this Disclosure applies are collectively referred to as “Covered Individuals” or “you” throughout this Disclosure.

This Disclosure does not apply to individuals who do not reside in California, nor to California residents who have applied for or obtained USAA’s financial products or services for personal, family, or household purposes.

What is Personal Information?

Under the CCPA, “Personal Information” is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular Covered Individual or their household.

The information that we collect in connection with USAA’s financial products or services that Covered Individuals apply for or obtain for personal, family or household use is not subject to the requirements of the CCPA, or addressed by this Disclosure because such data is already protected under the Gramm-Leach-Bliley Act (“GLBA”), and the CCPA does not apply to such information. This Disclosure also does not apply to information processed pursuant to the Fair Credit Reporting Act (“FCRA”), nor to protected health information processed pursuant to the Health Insurance Portability and Accountability Act (“HIPAA”) because the CCPA does not apply to such information. Please see usaa.com/privacy for more information about our privacy practices with respect to such information.

Our Collection, Use, and Retention of Personal Information

We collect Personal Information about Covered Individuals in a variety of contexts, including, for example, Personal Information relating to those who may be eligible for USAA products or services, but who do not have an existing customer or consumer relationship with us, those who apply for employment with us, those who are prospective, current, or former vendors, contractors, or similar personnel, and those who enter into our contests and promotions. The Personal Information we collect, use, retain and disclose relating to a Covered Individual will depend on our specific relationship or interaction with that individual.

To the extent we process deidentified information, we will maintain and use the information in deidentified form and will not attempt to reidentify the information unless permitted by applicable law.

1. Categories of Personal Information We Collect

We may collect (and may have collected during the 12-month period prior to the Last Updated date of this Disclosure) the following categories of Personal Information about you:

- Identifiers, such as name, address and Social Security Number;
- Personal information, as defined in the California safeguards law (Cal. Civ. Code § 1798.80), such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Commercial information, such as transaction and account information;
- Biometric information, such as fingerprints and voiceprints;

- Internet or network activity information, such as browsing history and interactions with our website;
- Geolocation data, such as device location;
- Audio, electronic, visual, or similar information, such as call and video recordings;
- Professional or employment-related information, such as work history and prior employer;
- Education information, such as school and date of graduation; and
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, and individual's preferences and characteristics.

We only collect and process Personal Information that is considered to be Sensitive Personal Information under the CCPA for the purposes set forth in Section 3. We do not collect or process Sensitive Personal Information with the purpose of inferring characteristics about Covered Individuals.

2. Categories of Sources from Which Personal Information is Collected

The categories of sources from which we may collect Personal Information depends on our relationship or interaction with a specific Covered Individual and the business purpose for which the Personal Information is collected.

During the 12-month period prior to the Last Updated date of this Disclosure, we may have obtained Personal Information about you from the following sources:

- directly from you;
- your devices, such as when you visit our websites or use our mobile apps;
- our affiliates;
- public records;
- your employer, or employment or credit or other references;
- consumer reporting agencies; or
- our service providers.

3. Purposes for Collection of Personal Information

The purposes for which we may use the Personal Information that we collect depends on our relationship or interaction with a specific Covered Individual. We may use (and may have used during the 12-month period prior to the Last Updated date of this Disclosure) your Personal Information: (1) to operate, manage, and maintain our business; (2) to provide our products and services; (3) for our employment and vendor management purposes; and (4) to accomplish our internal purposes and objectives (e.g., to personalize, develop, and market our products and services; conduct research and data analysis; detect and prevent fraud; maintain our facilities, systems and infrastructure; conduct risk and security control and monitoring; perform accounting, audit, and other internal functions, such as identity verification and internal investigations; comply with law, legal process, and internal policies; maintain business records; and exercise and defend against legal claims).

We also may have used your Personal Information for the following business purposes specified in the CCPA:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytics services, providing storage, or providing similar services;
- Providing advertising and marketing services to you, except for cross-context behavioral advertising (which is addressed in the "Sharing of Personal Information" section of this Disclosure);
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance;
- Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of your current interaction with us;
- Helping to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for these purposes;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration;
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us; and
- Managing career opportunities with USAA.

4. Retention of Personal Information

We retain Personal Information for the time period reasonably necessary to achieve the purposes described in this Disclosure, or any other notice provided at the time of collection, unless a longer retention period is required or permitted by applicable law, taking into account applicable statutes of limitation and our records retention requirements and policies.

5. Sharing of Personal Information

We do not sell your Personal Information in exchange for monetary compensation. Under the CPRA, allowing certain third parties to collect Personal Information via automated technologies on our websites and apps for cross-context behavioral advertising purposes is considered the “sharing” of your Personal Information.

We may share for the business purposes described in Section 3 of this Disclosure and for the commercial purpose of our cross-context behavioral advertising to you, and may have shared during the 12-month period prior to the Last Updated date of this Disclosure, the following categories of Personal Information about you to third-party online advertising services:

- Identifiers (including name, email address, phone number, address, USAA audience segment names, device or cookie data and IP address), which are provided in hashed or encrypted form; and
- Internet or network activity information (including websites you’ve visited, the amount of time spent on specific USAA web pages, etc.).

You have the right to opt out of the sharing of your Personal Information for cross-context behavioral advertising purposes, as detailed in Section 7 of this Disclosure.

We do not have actual knowledge that we sell or share the personal information of minors under 16 years of age.

6. Categories of Personal Information Disclosed for Business and Commercial Purposes

During the 12-month period prior to the Last Updated date of this Disclosure, we may have disclosed the following categories of Personal Information about you to advertising networks, social networks, internet service providers, data analytics providers, government entities and our affiliates for the business purposes described in Section 3 of this Disclosure:

- Identifiers, such as name, address and Social Security Number;
- Personal information, as defined in the California safeguards law (Cal. Civ. Code § 1798.80), such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Commercial information, such as transaction and account information;
- Biometric information, such as fingerprints, voice recordings and voiceprints;
- Internet or network activity information, such as browsing history and interactions with our website;
- Geolocation data, such as device location;
- Audio, electronic, visual, or similar information, such as call and video recordings;
- Professional or employment-related information, such as work history and prior employer;
- Education information, such as school and date of graduation; and
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, and individual’s preferences and characteristics.

In addition to the categories of third parties identified above, during the 12-month period prior to the Last Updated date of this Disclosure, we may have disclosed Personal Information about you to government entities and third parties in connection with corporate transactions, such as proposed or actual mergers, acquisitions or divestitures.

7. Covered Individual Privacy Rights

- **Know and Access**
- **Delete**
- **Correct**
- **Opt Out of Sharing for Cross-Contextual Behavioral Advertising**
- **Non-Discrimination**

We may decline to grant access to, delete, or correct your Personal Information as permitted by applicable law, for example, if we are required by law to retain the information we have collected from you or retaining the information is necessary for us to, for example, provide a product or service you requested, detect or investigate security incidents, or protect against fraud.

Know and Access

You may request that we disclose to you the following information:

- The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
- The business or commercial purpose(s) for collecting or sharing (for cross-context behavioral advertising purposes) Personal Information about you;
- The categories of Personal Information about you that we shared (for cross-context behavioral advertising purposes) and the categories of third parties to whom we shared such Personal Information;
- The categories of Personal Information about you that we disclosed to third parties for a business or commercial purpose and the categories of third parties to whom we disclosed such Personal Information; and
- The specific pieces of Personal Information we collected about you.

We do not have to provide this information to you more than twice in any 12-month period.

Delete

You have the right to request that we delete Personal Information we collected from you.

Correct

You have the right to request that we correct inaccurate Personal Information we maintain about you.

Opt Out of Sharing of Personal Information for Cross-Context Behavioral Advertising

You have the right to opt out of the sharing of your Personal Information for cross-context behavioral advertising.

Non-Discrimination

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make Requests

You may submit a request to know and access, delete, or correct your Personal Information by contacting us at:

- (800) 531-USAA (8722); or
- usaa.com/privacy/consumer-rights-request

If you have a USAA number, you should log in before making an online request.

If you are an authorized agent of a Covered Individual, you may make a request using the telephone number or online consumer rights request functionality link above.

You have the right to opt out of the sharing of your personal Information for cross-context behavioral advertising purposes. USAA offers this right via a dynamic link based on the geographic location indicated by your device's IP address. If your device is within an eligible jurisdiction, you may opt out of the sharing of your Personal Information for cross-context behavioral advertising purposes by clicking the "Do Not Share My Personal Information" link in the footer section of applicable USAA webpages. Your choice will only apply to the browser on the device you are using at the time. If you visit our website using another browser or device, you will need to set your choice for that device or browser individually. If you do not see the "Do Not Share My Personal Information" link but believe you may be eligible to opt out, you may call the phone number listed in this notice.

Verification of Request

We may authenticate your identity through our online services or by telephone using our security procedures for this purpose. We may also verify your identity by associating the information you provide us to any Personal Information that we have collected or otherwise using our vendor for such purposes.

If you are an authorized agent, send us proof that the consumer gave you written permission to submit the request and we will verify your identity as provided above. We may also require the consumer to verify their own identity with us and/or directly confirm with us that they have given you permission to submit the request.

Contact Information

If you have a question or concern about our privacy policies and practices, please contact us at: 800-531-7154 and ask to speak with a representative.

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new "Last Updated" date.

Last Updated Date: January 1, 2023