



USAA Federal Savings Bank  
10750 McDermott Freeway  
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# CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

## Effective Date: 1-1-2020

Your privacy is important to us. We do not sell your personal information and are committed to keeping your information secure. 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 that is subject to the California Consumer Privacy Act of 2018 ("CCPA").

## What is Personal Information?

Under the CCPA, "Personal Information" is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act.

As a result, this Disclosure does not apply with respect to, for example, information that we collect about California residents who request or obtain our financial products and services for personal, family, or household purposes ("Individual Members"). For more information about how we collect, disclose, and secure information relating to our Individual Members, please refer to the [USAA Privacy Promise](#).

## Our Collection, Use, and Disclosure of Personal Information

We collect Personal Information relating to California residents in a variety of contexts, including, for example, collecting Personal Information relating to individuals who may be eligible for USAA products or services but who do not have an existing customer or consumer relationship with us, apply for employment with us or who are our employees, vendors, contractors, or similar personnel, who are beneficiaries or dependents of our employees, or enter into our contests and promotions. The specific Personal Information that we collect, use, and disclose relating to a California resident will depend on our specific relationship or interaction with that individual.

In the past 12 months, we have collected the following categories of Personal Information relating to California residents:

- Identifiers, such as name, address and Social Security number;
- Personal information, as defined in the California safeguards law, 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;
- 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, an individual's preferences and characteristics.

The purposes for which we use Personal Information that we collect depends on our relationship or interaction with a specific California resident. We may use Personal Information to operate, manage, and maintain our business, to provide our products and services, for our employment and vendor management purposes, and to accomplish our business purposes and objectives, including, for example, using Personal Information to personalize, develop, and market our products and services, conduct research and data analysis, detect and prevent fraud, maintain our facilities, systems and infrastructure, perform accounting, audit, and other internal functions, such as internal investigations, comply with law, legal process, and internal policies, maintain business records, and exercise and defend legal claims.

In the past 12 months, we have disclosed the following categories of Personal Information relating to California residents to third parties for our business purposes:

- Identifiers, such as name and Social Security number;
- Personal information, as defined in the California safeguards law, 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;
- 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, an individual's preferences and characteristics.

### **Requests Under the CCPA**

If you are a California resident, you may request that we:

Disclose to you the following information covering the 12 months preceding your request:

- 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 for collecting Personal Information about you;
- the categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable); and
- the specific pieces of Personal Information we collected about you. Delete

Personal Information we collected from you.

In some instances, we may decline to honor your request where a CCPA exception applies. For example, we do not have an obligation under the CCPA to disclose or delete information as described above with respect to information that we collected about a job applicant or employee that we use solely within the context of the individual's role or former role as a job applicant or employee. In addition, we may decline to delete Personal Information that we collected from you if retaining the information is necessary for us to, for example, provide a good or service you requested, detect or investigate security incidents or protect against fraud.

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

### **How to Make Requests**

If you are a California resident, you may make a request for the disclosures described above or make a request to delete Personal Information we collected from you, by contacting us at:

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

### **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: 1-1-2020