Automated Decision-Making Technology (ADMT) Disclosure

1. Overview

Cabrillo Credit Union ("Credit Union," "we," "our") uses certain automated systems and technologies to process personal information and assist in providing financial services. These systems, sometimes referred to as Automated Decision-Making Technologies (ADMT), may include machine learning, data analysis, or artificial intelligence tools that help evaluate eligibility for products or detect potential fraud.

2. When We Use ADMT

We may use ADMT in connection with:
- Loan or credit application evaluation and decisioning;
- Identity verification and fraud prevention;
- Account monitoring for unusual activity or risk;
- Online banking or mobile app security functions; and
- Marketing and member engagement, such as personalized recommendations.

When we use ADMT to make or substantially assist a decision that has a significant effect on you—such as approving or denying a loan application—you will receive a notice before or at the time of use explaining the purpose and your related rights.

3. Consumer Rights

Under the California Consumer Privacy Act (CCPA/CPRA) and related CPPA regulations:
- Access: You may request information about how the Credit Union used ADMT in your case, including the general logic used and how it affected the decision.
- Opt-Out: You may opt out of the use of your personal information for certain types of automated decision-making or profiling, unless such processing is necessary for fraud prevention, security, or regulatory compliance.
- Human Review: If a significant decision was made or supported by ADMT, you may request a human review or appeal of that decision.

To exercise these rights, please contact our Privacy Officer at 3710 Ruffin Road, San Diego, CA 92123 or by phone at 858-547-7400.

4. Data Safeguards and Accuracy

We ensure that all ADMT systems are regularly tested for accuracy, fairness, and bias, and that decisions are made in compliance with applicable federal and state laws, including the Equal Credit Opportunity Act (ECOA) and Fair Credit Reporting Act (FCRA). The Credit Union reviews all ADMT tools at least annually as part of its risk and compliance programs.

5. Updates

This section will be updated periodically to reflect changes in technology, applicable laws, and regulatory guidance from the California Privacy Protection Agency (CPPA) and the National Credit Union Administration (NCUA).