

# RESDC Privacy Policy

**Effective Date:** May 14, 2026

**Last on:**

This California Privacy Policy describes how Retired Employees of San Diego County (collectively, the “Organization” "RESDC" "we," or "us") collect and process personal information about our members who reside in California. The California Consumer Privacy Act ("CCPA") requires us to provide our California members with a privacy policy that contains a comprehensive description of our online and offline practices regarding our collection, use, retention, and sharing of their personal information, along with a description of the rights they have regarding their personal information. This Privacy Policy provides the information the CCPA requires, together with other useful information regarding our collection and use of personal information. Any terms defined in the CCPA have the same meaning when used in this policy.

## **Personal Information Collected**

We collect and use information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular member or household ("**personal information**"). Personal information does **not** include:

- Publicly available information, including from government records, through widely distributed media, or that the consumer made publicly available without restricting it to a specific audience.
- Lawfully obtained, truthful information that is a matter of public concern.
- Deidentified or aggregated member information.

***Personal Information Collected includes only the following***

***First name; middle initial; last name***

***Last 4 of social security #***

***Email address***

***Phone number (cell, home, work, or other)***

***City, State, Zip of home residence***

***San Diego County department last worked in***

***Retirement Date***

## **Sources of Personal Information**

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

- Directly from you, such as from the forms or other information you provide to the Organization.
- Indirectly from you, such as from your interactions with the Organization's websites, or mobile applications.

### **How We Use Personal Information**

#### ***Personal Information Collection, Use, and Disclosure Purposes***

We may use and disclose the personal information we collect to advance the Organization's business as a non-profit organization, specifically to:

- Represent all San Diego County Retirees.
- Dedicate towards protecting current benefits and obtaining new benefits when justified.
- Work closely with the SDCERA Board of Retirement, the San Diego Board of Supervisors, and statewide county retiree associations on the behalf of our members.
- Keeping RESDC members informed.
- Develop, offer, and provide benefits and discounts, online event registration, email subscriptions, make donations and other services.
- Meet our obligations and enforce our rights arising from any contracts with you, including for billing, collections, or to comply with legal requirements.
- Fulfil the purposes for which you provided your personal information or that were described to you at collection, and as the CCPA otherwise permits.
- Improve our services, marketing, or customer relationships and experiences.
- Notify you about changes to our services.
- Administer our systems and conduct internal operations, including troubleshooting, data analysis, testing, research, statistical, and survey purposes.
- Protect our organization, employees, or operations.
- Make suggestions and recommendations to you and other members about our services that may interest you.
- Manage your membership with us, including for:
  - online account creation, maintenance, and security;
  - reaching you, when needed, about your account.
- Perform data analytics and benchmarking.
- Administer and maintain the Organization's systems and operations, including for safety purposes.
- Comply with all applicable laws and regulations.
- Exercise or defend the legal rights of the Organization.

- Respond to law enforcement requests and as required by applicable law or court order.

### ***Additional Categories or Other Purposes***

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice. We will also seek your consent before using your personal information for a new or unrelated purpose.

We may collect, process, and disclose aggregated or identified members' information for any purpose, without restriction. When we collect, process, or disclose aggregated or identified member information, we will maintain and use it in deidentified form and will not attempt to reidentify the information, except to determine whether our deidentification processes satisfy any applicable legal requirements.

## **Disclosing, Selling, or Sharing Personal Information**

### ***Business Purpose Disclosures***

We have not disclosed members' personal information to third parties for business purposes in the preceding 12 months.

### ***Selling or Sharing Personal Information***

**We do not sell your personal information, including sensitive personal information, to third parties and have not sold it in the preceding 12 months. We do not share your personal information with third parties for cross-context behavioral advertising purposes and have not shared your personal information in the preceding 12 months.**

## **Your Rights and Choices**

If you are a California resident, the CCPA grants you the following rights regarding your personal information:

### ***Right to Know and Data Portability Requests***

You have the right to request that we disclose certain information to you about our collection and use of your personal information (the "**right to know**"), including the specific pieces of personal information we have collected about you (a "**data portability request**"). Our response will cover the 12-month period preceding the request, although we will honor requests to cover a longer period that do not extend past January 1, 2022, unless doing so would be impossible or involves disproportionate effort. You may exercise your right to know **twice** in any 12-month period. Once we receive your request and confirm your identity (see [How to Exercise Your Rights](#)), we will disclose to you:

- The categories of:
  - personal information we collected about you; and
  - sources from which we collected your personal information.
- The business or commercial purpose for collecting your personal information. RESDC does not sell, share, or disclose your personal information.

- When your right to know submission includes a data portability request, a copy of your personal information is subject to any permitted redactions.

For more on exercising this right, see [Exercising the Rights to Know, Delete, or Correct](#)

### ***Right to Delete and Right to Correct***

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions and limitations (the "**right to delete**"). Once we receive your request and confirm your identity, we will delete your personal information from our systems unless an exception allows us to retain it. We will also notify our service providers to take appropriate action.

You also have the right to request correction of personal information we maintain about you that you believe is inaccurate (the "**right to correct**"). We may require you to provide documentation, if needed, to confirm your identity and support your claim that the information is inaccurate. Unless an exception applies, we will correct personal information that our review determines is inaccurate and notify our service providers, contractors, and other recipients to take appropriate action.

For more on exercising these rights, see [Exercising the Rights to Know, Delete, Correct](#)

### ***Right to Limit Sensitive Personal Information Use and Disclosure to Permitted SPI Purposes***

You have a right to ask businesses that use or disclose your sensitive personal information to limit those actions to just the CCPA's Permitted SPI Purposes (the "**right to limit**"). As we do not use or disclose sensitive personal information beyond the CCPA's Permitted SPI Purposes, we do not currently provide this member right. For more on exercising this right, see

For more on the Permitted SPI Purposes, see [Sensitive Personal Information Use and Disclosure Purposes](#).

### **Personal Information Sales or Sharing Opt-Out and Opt-In Rights**

You have the right to request that businesses stop selling or sharing your personal information at any time (the "**right to opt-out**"), including through a user-enabled opt-out preference signal. Similarly, the CCPA prohibits businesses from selling or sharing the personal information of members it knows are under 16 years old without first obtaining consent from members who are between 13 and 15 years old or the member's parent or guardian for members under age 13 (the "**right to opt-in**").

As we do not sell or share members' personal data, we do not currently provide these members' rights.

### ***ADMT Rights***

When a business uses automated decision-making technology (ADMT) to make significant decisions about you, you may have rights to:

- Obtain certain information about how the business uses ADMT, that is specific to you (the "**ADMT access right**").
- Opt-out of the ADMT use (the "**ADMT opt-out right**") unless the business provides you with a method to appeal the decision to a human reviewer with the authority to overturn the decision (the "**ADMT appeal right**") or another exception applies.

ADMTs are technologies that process personal information and use computation to execute a decision and either replace or substantially replace human decision-making, resulting in decisions made without human involvement. Decisions are significant when they result in the provision or denial of financial or lending services, housing, education enrollment or opportunities, employment or independent contracting opportunities or compensation, or healthcare services. Advertising is not a significant decision.

We do not currently use ADMT to make significant decisions about members, so we do not provide ADMT access, opt-out, or appeal rights.

### ***Right to non-discrimination***

You have the right not to be discriminated against or retaliated against for exercising any of your privacy rights under the CCPA.

## **How to Exercise Your Rights**

### ***Exercising the Rights to Know, Delete, or Correct***

To exercise the right to know (including data portability), delete, correct described above, please submit a verifiable request to us by either:

- Call us at 619-688-9229
- Emailing us at [resdc@resdc.net](mailto:resdc@resdc.net)
- Visiting 3760 Convoy St., Suite 118, San Diego, CA 92111

Please describe your request with sufficient detail so we can properly understand, evaluate, and respond to it. You or your authorized agent may only submit a request to know, including for data portability, twice in a 12-month period.

### ***Exercising the Right to Limit, Opt-Out, or Appeal an ADMT Decision***

You can submit your request to limit, opt-out, or appeal an ADMT decision through:

- Call us at 619-688-9229
- Emailing us at [resdc@resdc.net](mailto:resdc@resdc.net)
- Visiting 3760 Convoy St., Suite 118, San Diego, CA 92111

### ***Verification Process and Authorized Agents***

Only you, or someone legally authorized to act on your behalf, may make a request to know, delete, correct or access related to your personal information. We may request specific information from you or your authorized representative to confirm your or their identity before we can process your right to know, delete, or correct your personal information.

We cannot respond to your request to know, delete, or correct if we cannot verify your identity or authority to make the request and confirm the personal information relating to you. We will only use personal information provided in the request to verify the requestor's identity or authority to make the request.

For requests to limit or opt-out, we ask for the information necessary to complete the request, which may include, for example, the member's name, email address, or account username.

### ***Responding to Your Requests to Know, Delete, or Correct***

We will confirm receipt of your request within ten business days. If you do not receive confirmation within the ten-day timeframe, please contact: [resdc@resdc.net](mailto:resdc@resdc.net)

We endeavor to substantively respond to a verifiable request within 45 days of its receipt. If we require more time (up to another 45 days), we will inform you of the reason and extension period in writing. We will deliver our written response to your email. Our substantive response will tell you whether we have complied with your request. If we cannot comply with your request in whole or in part, we will explain the reason, subject to any legal or regulatory restrictions. Applicable law may allow or require us to refuse to provide you with access to some or all the personal information that we hold about you, or we may have destroyed, deleted, or made your personal information anonymous in compliance with our record retention policies and obligations.

Any disclosures we provide will cover information for the 12-month period preceding the request's receipt date. We will consider requests to provide a longer disclosure period that do not extend past January 1, 2022, unless providing the longer timeframe would be impossible or involves disproportionate effort.

For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

### ***Response and Timing on Rights to Limit or opt Out***

In response to your request to limit or opt out we will process your request, as soon as feasibly possible, but no later than 15 business days from the date we receive the request. We will only use personal information provided by your request to comply with the request.

We may deny opt-out requests if we have a good-faith, reasonable, and documented belief that the request is fraudulent and will clearly explain our denial decision to the requestor.

### **How We Protect Your Personal Data**

We use commercially reasonable administrative, physical, and technical measures designed to protect your personal data from accidental loss or destruction and from unauthorized access, use, alteration, and disclosure. However, no website, mobile application, system, electronic storage, or online service is completely secure, and we cannot guarantee the security of your personal data transmitted to, through, using, or in connection with RESDC. Email, texts, and chats sent to or from RESDC may not be secure, and you should carefully decide what information you send to us through these communications channels. Any transmission of personal data is at your own risk.

The safety and security of your information also depend on you. You are responsible for taking steps to protect your personal data against unauthorized use, disclosure, and access.

For more information on RESDC data protection and security measures, [see Privacy and Data Security](#).

### **Privacy Policy Changes**

We reserve the right to update this Privacy Policy at any time. If we make any material changes to this Privacy Policy, we will update the policy's effective date and post the updated policy on our website. We encourage you to check our website to review the current Privacy Policy in effect.

### **Contact Information**

If you have any questions or comments about this policy, the ways in which we collect and use your information described here, [or] your choices and rights regarding such use[, or wish to exercise your rights under California law,] please do not hesitate to contact us at:

**Phone:** 619-688-9229

**Website:** [www.resdc.net](http://www.resdc.net)

**Email:** [resdc@resdc.net](mailto:resdc@resdc.net)

**Postal Address:** 3760 Convoy St., Suite 118, San Diego, CA 92111

If you need to access this Privacy Policy in an alternative format due to a disability, please contact us at the email listed above.