

FACTS: What Does California Credit Union Do with Your Personal Information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit Score and Credit History

How?

All financial companies need to share members' personal information to run their everyday business.

In the section below, we list the reasons financial companies can share their members' personal information, the reasons California Credit Union chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does California Credit Union Share?	Can You Limit this Sharing?
For our everyday business purposes Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes Information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To Limit Your Sharing

- **Call (800) 334-8788**
- **Mail the form below to the specified address**

Questions? Call (800) 334-8788 or go to ccu.com/privacy

Please note: If you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Mail-In Form

Do not share my personal information for purposes of joint marketing with other financial companies.

Name:		Mail to: California Credit Union P.O. Box 29100 Glendale, CA 91209-9100
Address:		
City, State, Zip Code:		
Account Number(s):		

Who We Are

Who is providing this notice? California Credit Union ("CCU")

What We Do

How does CCU protect my personal information? To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
California Credit Union regularly tests our security procedures and performs enhancements as needed to protect member information.

How does CCU collect my personal information? We collect your personal information when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Seek advice about your investments

In addition to collecting information from you, we also collect your personal information from others, such as credit bureaus.

Why can't I limit all sharing? Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing to non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.
• **California Credit Union has no affiliates**

Non-Affiliates Companies not related by common ownership or control. They can be financial and non-financial companies.
• **California Credit Union does not share with non-affiliates so they can market to you**

Joint Marketing A formal agreement between non-affiliated financial companies that together market financial products and services to you.
• **Our joint marketing partners include credit card companies, insurance companies and mortgage companies**

Other Important Information

For California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act of 2018 on our website <https://www.ccu.com/about/privacy/>.

For Nevada Residents: We are providing this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling (800) 334-8788. For more information, contact us at this toll-free number. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702)-486-3132; email aginfo@ag.nv.gov.