

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 account balances
- Payment history and transaction history
- Risk tolerance and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 nonaffiliates to market to you	No	We do not share

Questions?

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

Who we are

Who is providing this notice?

California Credit Union

What we do

How does California Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, 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 California Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or pay your bills
- Apply for a loan or deposit money
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

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 for nonaffiliates 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *California Credit Union has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *California Credit Union does not share with nonaffiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies, insurance companies and mortgage companies.*

Other important information

California law gives you the right to opt out of certain sharing. Please see the additional notice entitled "Important Privacy Choices for Consumers."

Important Privacy Choices for Consumers

This notice is provided to you as required by state regulations and is required to be mailed to you annually. California Credit Union's federal privacy policy is provided to you separately and will also be mailed to you annually.

**NO ACTION IS NECESSARY IF YOU
HAVE SUBMITTED A PRIVACY CHOICE
SELECTION IN THE PAST**

Your previous choice selection still remains in effect. There is no need to complete another form and no need to call the credit union.

California Credit Union is committed to protecting your confidentiality and security, and we have always taken your privacy seriously. For 85+ years, we have never sold information about past, current or prospective members, and we would not do so.

California
CREDIT UNION

Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights

You have the following right to restrict the sharing of personal and financial information with outside companies we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choice

Restrict Information Sharing with Other Companies We Do Business with to Provide Financial Products and Services:

Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- NO**, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

To exercise your choice, do one of the following:

1. Fill out, sign and send back this form to us using the envelope provided. You may want to make a copy for your records.
2. Fill out, sign and send back this form to us by toll-free fax (888) 886-9611.
3. Call this toll-free number (800) 305-1280 and leave your name, account number and daytime phone number with your privacy preference.

Name (please print) _____

Account # _____

Signature _____

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain in place until you state otherwise. However, if we do not hear from you, we may share some of your information with outside companies with whom we have contracts to provide products and services.