

# FACTS

## WHAT DOES Pacific Community Credit Union DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Income</li> <li>■ Transaction history and Credit history</li> <li>■ Account balances and Payment history</li> </ul>
<b>How?</b>	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 Pacific Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific Community Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes*
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 714 526 2328 —our menu will prompt you through your choice(s) or</li> <li>■ Visit us online: <a href="http://www.yourcreditunion.com/privacy">www.yourcreditunion.com/privacy</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 714 526-2328 or go to <a href="http://www.yourcreditunion.com/privacy">www.yourcreditunion.com/privacy</a>
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## Who we are

Who is providing this notice?

Pacific Community Credit Union

## What we do

How does Pacific Community CU 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.

How does Pacific Community CU 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 Use your Debit Card
- Make deposits or withdrawals from your account

We can also collect your personal information from others, such as credit bureau's 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.

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 nonfinancial companies.

- *Pacific Community Credit Union has no affiliates*

**Nonaffiliates**

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

- *Nonaffiliates we share with can include Credit Bureaus*

**Joint marketing**

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

- *An example is CUNA Mutual Insurance*

## Other important information

\*Although Federal Law does not require this, California Law requires us to provide you the opportunity to opt out. See attached form (SB 1 Notice) for your privacy choices



**Important Privacy Choices for Consumers – [SB 1 Notice]**  
**You have the right to control whether we share some of your personal information.**  
**Please read the following information carefully before you make your choices below.**

**Your Rights**

You have the following rights to restrict the sharing of personal and financial information with outside companies that 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 and services.

**Your Choices**

**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.

**Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services. To exercise your choices do [one of] the following:

- (1) Fill out, sign and send back this form to us. (You may want to make a copy for your records)
- (2) Call this toll-free number (800) 656-2328 or (714) 526-2328
- (3) Reply electronically by contacting us through the following Internet option  
[www.yourcreditunion.com/privacy](http://www.yourcreditunion.com/privacy)

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Signature: \_\_\_\_\_