

FACTS

WHAT DOES CREDIT UNION OF SOUTHERN CALIFORNIA (CU SoCal) 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 connect, 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
- Transaction history
- Credit card and other debt

When you are *no longer* our Member, 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 CU SoCal chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does CU SoCal share?	Can you limit this sharing?
For our everyday business purposes 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	No
For our affiliates' everyday business purposes Information about your transactions and experiences	No	No
For our affiliates' everyday business purposes Information about your credit worthiness	No	No
For non-affiliates to market to you	No	No

Questions?

866 CU SoCal (866.287.6225), or visit www.CUSoCal.org

Who we are

Who is providing this notice?	Credit Union of Southern California (CU SoCal)
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What we do

How does CU SoCal 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, secured files, and buildings.
How does CU SoCal collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or deposit money • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. Your rights according to state law are listed below in the "Other important information" section.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • CU SoCal has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • CU SoCal does not share with non-affiliates.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • CU SoCal's joint marketing agreements include investment, insurance, and other financial service companies.

Other important information

If you are a California resident, California state law gives you additional rights to limit information sharing, even if such sharing is otherwise permitted under federal law. With respect to California residents, CU SoCal allows you to limit the sharing of your personal information only **under a joint marketing agreement with joint marketing partners**.

If you are a California resident, we have enclosed a form entitled "Important Privacy Choices for Members," which includes details on how you can limit our information sharing under California law.