

FACTS

WHAT DOES CALIFORNIA BEAR 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 history and credit scores

How?

All financial companies need to share customers' (members') personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' (members') personal information, the reasons California Bear Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does California Bear 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 don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 800.954.2327 - our menu will prompt you through your choice, **or**

- Mail in the **form** below

Please note:

If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800.954.2327, visit calbearcu.org or email memberservices@calbearcu.org



Mail-in Form

If you have a joint account your choice will apply to everyone on your account.

Mark any/all you want to limit:

- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

California Bear
Credit Union

300 S. Spring St. #1215
Los Angeles, CA 90013

Who we are	
Who is providing this notice?	California Bear Credit Union
Information sharing practices	
How does California Bear 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.
How does California Bear Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>California Bear Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with include financial advisors, securities broker-dealers, and insurance companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Financial institutions that we have joint marketing agreements with include financial advisors, securities broker-dealers, and insurance agents.</i>
Other important information	
<p>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, California Bear Credit Union allows you to further limit our information sharing under joint marketing agreements that we may have with outside companies. If you are a California resident, we have enclosed a form entitled, "Important Privacy Choices for Consumers," which includes details on how you can limit our information sharing with these outside companies.</p>	