

FACTS

WHAT DOES CAL CENTER 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?	<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"> • Social Security number and information from your applications or other forms • Transaction information such as your account balance, payment history, parties to transactions, and credit card usage • Information from a credit-reporting agency, such as 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 reasons financial companies can share their member's personal information; the reasons Cal Center CU chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does CCCU Share?	Can You Limit Sharing (Opt out)?
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	Yes
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non-affiliates to market to you	No	N/A

To limit our sharing	<p>If you have questions after reading this notice, please write to us at California Center Credit Union, 2777 E. Guasti Road, Suite 6, Ontario, CA 91761 or CCCU@calcenter.org.</p> <p>Please note: If you are a new member, we can begin sharing your information 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 or as permitted/required by law. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 909.476.8018 or email at CCCU@calcenter.org.
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Who we are	
Who is providing this notice?	California Center Credit Union
What we do	
How does CAL Center 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 CAL Center CU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Complete a loan application and other forms • Pay your bills or apply for a loan • Use your credit or debit card • We also collect your personal information from others, such as credit bureaus, affiliates, or other institutions with whom you conduct financial transactions.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 • State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	Financial and non-financial companies related by common ownership or control, such as: <ul style="list-style-type: none"> • Credit and debit card processors • Corporate Credit Union • Shared branching or ATM/Debit Card network • Mortgage processors
Nonaffiliates	Financial and non-financial companies not related by common ownership or control, such as: <ul style="list-style-type: none"> • Credit bureaus • Internal Revenue Service • Mail companies • Auditors/regulators • Auto dealerships
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services such as: <ul style="list-style-type: none"> • Insurance companies • Auto dealerships • Mortgage originator
Other important information	
We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.	