

## FACTS

### WHAT DOES CALIFORNIA 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.
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<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</li> <li>• Account Balances</li> <li>• Transaction History</li> <li>• Purchase History</li> <li>• Credit card or other debt</li> <li>• Checking account information</li> </ul>
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<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 California Community Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does California 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 to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	No	We don't share
<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 <b>(916) 386-1418</b> or <b>1-800-332-1418</b> to speak to a Member Services Representative</li> <li>• Email us at <a href="mailto:thestaff@caccu.org">thestaff@caccu.org</a>. Include your name, address, daytime telephone number, and opt-out statement, for example "I Opt Out."</li> </ul> <p>You can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>(916) 386-1418</b> or <b>1-800-332-1418</b> or go to <a href="http://www.caccu.org">www.caccu.org</a>
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What we do	
<b>How does California Community Credit Union protect my personal information?</b>	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.
<b>How does California Community Credit Union collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an Account</li> <li>• Apply for a loan</li> <li>• Make a wire transfer</li> <li>• Tell us who receives the money</li> <li>• Tell us where to send the money</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you.</li> </ul>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>California Community Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>California Community Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners can include insurance companies (for example, CUNA Mutual)</i></li> </ul>