

FACTS

WHAT DOES CALIFORNIA 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 payment history
- Income and transaction history
- Account balances and checking account information

When you are *no longer* our customer, 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 California Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does California 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	The institution does not have affiliates
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 800-334-8788 or go to www.californiacu.org

Who we are

Who is providing this notice?	California Credit Union
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What we do

How does California 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 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 or apply for a loan ■ provide account information or provide employment information ■ show your government issued ID <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 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. See below for more on your rights under state law</p>

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 Credit Union has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>CCU does not share with non-affiliates so they can market to you.</p>
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>Our joint marketing partners include Allied Solutions and CUNA Mutual.</i>

Other important information

The State of California also requires California Credit Union to provide an opt-out notice. This notice has opt-out information that is different than the federal requirements. Refer to "Important Privacy Choices for California Consumers" disclosure. Once your privacy choices have been selected they do not change unless you request the change.

Important Privacy Choice for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

Your Right

You have the following right to restrict the sharing of personal and financial information with our affiliates (*companies we own or control*) and 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 or services.

Your Choice

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 at any time. Your choice 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 choice do the following:

1. Fill out, sign and send this form back to us using the envelope provided.
(You may want to make a copy for your records.)
2. Call this toll-free number (800) 334-8788. *(If you call and tell us your privacy choice, you do not need to sign and return this sheet, and it will expedite your response.)*

Name _____

Member Number(s) _____

Signature _____ Date _____



California Credit Union Online Privacy Policy

This policy is effective as of March 15, 2010

In the information age, California Credit Union commitment to protect your information and your privacy extends to your online banking. While our privacy policies are the same whether you are online or not, we have extra measures in place to protect your privacy when you bank online with California Credit Union.

1. Are you a visitor?

California Credit Union provides various demos of its financial planning tools designed to help you make financial decisions and choose the products and services that are right for you. For example, our Mortgage Calculator allows you to create various "what if" scenarios to determine your financial needs.

If you do not bank online with California Credit Union, we do not collect, capture, or retain personally identifiable information when you are just browsing and testing these scenarios. By offering you this level of privacy during our demos, we believe you will be more likely to try the "what if" scenarios. This means you may be more likely to find the products and services that fulfill your financial needs and goals.

2. Are you a registered user?

When you initiate an online application for one of our products or services, or register for an online service, our website will request information, such as your email address or your account number. This information allows you to perform certain tasks (for example, correspond with us or review your accounts) and it allows us to provide the information you requested. In these cases, we collect only the information necessary to interact with you. We also gather data to track website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our sites.

3. About cookies

Cookies are pieces of data assigned by a web server to the browser on your PC. Cookies help websites to keep track of your preferences and to recognize return visitors. So, when you return to a website you've visited before, your browser gives this data back to the server. Contrary to reports about cookies, cookies do not contain viruses. We do not embed your Social Security number, account number(s) or password in our cookies.

California Credit Union uses cookies to make your online experience with California Credit Union and certain linked Web sites richer and more personalized based on the products and services you have with us. Also, without revealing your identity, cookies

help us confirm your identity and help us keep your transactions with us secure when you do your banking online.

We recommend that you complete your online transactions and sign off before surfing to other sites or turning off your PC. We also suggest that you do not surf to other sites during your online banking session.

You can set your browser to reject cookies. If your browser rejects cookies, you may not be able to sign on to your favorite sites or use the features you like most within those sites.

The latest versions of Microsoft and Netscape's browsers allow you to reject cookies automatically. With this feature it may not be necessary for you to set your browser to reject cookies.

Earlier versions of Microsoft or Netscape's browsers may require you to set your browser to reject cookies when you are just browsing and accept cookies when you want to conduct online transactions.

We encourage you to read the privacy policies of the websites you visit before you accept cookies from them.

4. We work to ensure privacy and security during your online sessions

The information you provide to us online is protected by Secure Socket Layer (SSL) technology. SSL is the leading security protocol for data transfer on the internet. This technology scrambles your account information as it moves between your PC's browser and California Credit Union's computer systems. When information is scrambled, or encrypted in this way, it becomes nearly impossible for anyone other than California Credit Union to read it. This secure session helps protect the safety and confidentiality of your information when you bank with us online.

6. Protecting children's privacy online

From our websites, we do not knowingly collect or use personal information from children under 13 without obtaining verifiable consent from their parents. We are not responsible for the data collection and use practices of nonaffiliated third parties to which our websites may link.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov

7. Links to non-California Credit Union sites

We are not responsible for the information collection practices of the non-California Credit Union links you click to from our web pages. We cannot guarantee how these third parties use cookies or whether they place on your computer cookies that may identify you personally. We urge you to review the privacy policies of each of the linked websites you visit — before you provide them with any personally identifiable information.

8. Policy changes

If it is necessary to make changes to our online privacy policies, we will update the California Credit Union Online Privacy Policy with the changes and new effective date.