

Central Coast Federal Credit Unions Privacy Statement

Facts

What Does Central Coast Federal Credit Union do with your personal Information?

Why?

Financial companies choose how they share your personal information. Federal Law gives you the 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 depends on the product or service you have with us.

This information can include:

Social Security numbers and checking account information.

Credit history and employment information.

Income and payment history.

When you are no longer our customer, we can 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 Central Coast Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Coast Federal 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 order and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No**
For joint marketing with our financial companies-	Yes	No**
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 our affiliates to market to you	No	We don't share
For our non-affiliates to market to you	No	We don't share

Questions? Call 831-393-3480 or go to www.centcoastfcu.com

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What we do

How does Central Coast Federal 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 Central Coast Federal Credit Union collect my personal information?	We collect your personal information, for example, when you open an account or apply for a loan. apply for insurance or enter into investment advisory contracts. apply for financing. We also collect your personal information from other companies, such as Credit Bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates', everyday business purposes. information about your creditworthiness. affiliates from using your information to market to you. sharing for non-affiliates to market you. State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Central Coast Federal Credit Union does not share with our affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Central Coast Federal Credit Union does not share with our non-affiliates so they cannot market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Central Coast Federal Credit Union doesn't jointly market

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**** You have the right to opt out of this type of marketing at any time.**