Cecheral credit union	CFCC Ederal credit union April 29, 2014				
Applications	c	alculators Rates	Check Reorder	Contact Us	
Home Back	Privacy Polic	у			
FAQ Notices Privacy Policy	FACTS	WHAT DOES CRC FEDERAL 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: n Social Security number and income n account balances and payment history n account balances and checking account information When you are <i>no longer</i> our member, 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 CRC Federal Credit Union chooses to share; and whether you can limit this sharing.			
	Reasons we can sha	are your personal information	Does CRC 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 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		No	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 nonaffiliates to market to you		Yes	Yes	
	Questions?	Call 951.737.6262			

Page 2				
What we do				
How does CRC 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 CRC Federal Credit Union	We collect your personal information, for example, when you			
collect my personal information?	n open an account or deposit money n pay your bills or apply for a loan n use your credit or debit card			
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.			
Why can't I limit all sharing?	Federal law gives you the right to limit only			
	<ul> <li>n sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for nonaffiliates to market to you</li> </ul>			
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.			

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.			
	n Nonaffiliates we share with can include investment, insurance, and other financial companies.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.			
	n Our joint marketing partners include investment, insurance, and other financial companies.			
Other important information				
We have enclosed in this mailing a CA Privacy Notice with additional privacy choices for CA members.				

# Important Privacy Choices 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 Rights

You have the following rights 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 Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

(\_) NO, please do not share personal and financial information with your affiliated companies.

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(s) at any time. Your choice(s) 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.

Name: \_\_\_\_\_

Account (s): \_\_\_\_\_

Signature:

#### Accuracy of Information

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at (951) 737-6262 or write to us at P.O. Box 129, Norco, California 92860. We will promptly investigate and make any necessary changes to update our records.

#### **Termination of Membership**

If you decide to terminate your membership with CRC Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

#### Limitation of Liability

The Credit Union makes every effort to supply accurate links to other sites, however these links may change from time to time. If you find any "non-working links," we'd appreciate an e-mail at <u>info@crccu.org</u> to advise us of the problem. The contents of the hyperlink website is not endorsed by the Credit Union. Any decisions made by the user about this site or other hyperlinks is the sole responsibility of the user.

We strive for complete accuracy in our sites, but cannot guarantee that mistakes will not happen. The information on the websites is subject to change at any time.

[Home | Rates | Products & Services | Member Services | Online Services | About Us | Contact Us ]

<u>Privacy Policy</u> Notices, Terms, and Conditions

Design & Hosting by <u>Harland Financial</u> <u>Solutions, Inc.</u> <u>Browser Requirements</u> Copyright © Harland Financial Solutions, Inc. All Rights Reserved.

