

# FIGFCU PRIVACY POLICY



## FACTS

**What does FIGFCU (Farmers Insurance Group 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:

- Social Security number and name
- Account balances and transaction or loss history
- Credit history and checking account information

When you are *no longer* our member, we continue to share your information as described in this notice.

## How?

All financial companies need to share member's 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 FIGFCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does FIGFCU 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 report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<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

## Questions?

Call **800.877.2345** or go to **[www.figfcu.com](http://www.figfcu.com)**

## Who we are

### Who is providing this notice?

Farmers Insurance Group Federal Credit Union

## What we do

### How does FIGFCU 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. We also maintain other physical, electronic and procedural safeguards to protect this information.

### How does FIGFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or use your credit, debit or ATM Card
- Make deposits or withdrawals from your account

We also collect your personal information from others, 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 nonaffiliates to market to you

State laws 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.

- FIGFCU does not share with our affiliates so they can market to you.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- FIGFCU does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- FIGFCU does not jointly market.

## Other important information

California Privacy Laws: Farmers Insurance Group Federal Credit Union will not share personal information with nonaffiliates either for them to market to you or for joint marketing. FIGFCU limits our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. FIGFCU will share personal information about you with our affiliates only based on your authorization.