

## LOS ANGELES POLICE FEDERAL CREDIT UNION'S PRIVACY POLICY

<b>FACTS</b>	<b>DOES LOS ANGELES POLICE FEDERAL CREDIT UNION (LAPFCU) DO WITH YOUR PERSONAL INFORMATION?</b>
<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.
<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 and transaction history</li> <li>▪ - account balances and overdraft history</li> <li>▪ - credit history and credit card or other debt</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<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 LAPFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LAPFCU 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

<b>Questions?</b>	Call 877-695-2732 or go to <a href="http://www.lapfcu.org">www.lapfcu.org</a>
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Who we are	
Who is providing this notice?	Los Angeles Police Federal Credit Union (LAPFCU)

What we do	
How does LAPFCU protect my personal information?	<p>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.</p> <p>LAPFCU updates and tests our technology on a regular basis to improve the protection of Member Information.</p>
How does LAPFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ - open an account or deposit money</li> <li>▪ - pay your bills or use your credit or debit card <ul style="list-style-type: none"> <li>▪ - apply for a loan</li> </ul> </li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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"> <li>- sharing for affiliates' everyday business purposes-information about your creditworthiness <ul style="list-style-type: none"> <li>▪ - affiliates from using your information to market to you</li> <li>▪ - sharing for nonaffiliates to market to you</li> </ul> </li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</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"> <li>▪ - LAPFCU does not share with our affiliates.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ - LAPFCU does not share with nonaffiliates so they can market to you.</li> </ul>
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"> <li>▪ - LAPFCU doesn't jointly market.</li> </ul>

### **Children's Privacy Policy**

Los Angeles Police Federal Credit Union (LAPFCU) values the privacy of its young members. The Credit Union has established the following privacy policy in accordance with the Children's Online Privacy Protection Act of 1998:

As part of our ongoing commitment to youth, the Credit Union established the Power Pals youth account program. The Power Pals web page was designed to educate and inform the sons, daughters, and grandchildren of LAPFCU members on saving for the future and developing money management skills.

#### **Information Collected:**

Generally, Los Angeles Police Federal Credit Union does not collect personal information from its young members. Under the Power Pals Birthday Transfer program, parents and/or grandparents may submit their child's name, birth date and LAPFCU account number online so the Credit Union can generate a birthday mailing to the child's address on record. LAPFCU associates handle this information confidentially to process the mailing of the birthday cards. At no time is the information sold or distributed to advertisers or other third parties.

#### **Site Traffic and Cookies:**

In an effort to improve efficiency, LAPFCU collects statistical information on the time, frequency, and duration of visits to our web site. The information gathered does not contain personal identifiers. Visitor information is never sold or given to third parties. Cookies are information files that the web browser places on the hard drive of the user's computer when a web site is visited. Cookie files are not used during the Power Pals session to store or collect personal information. Cookies are not required to navigate the LAPFCU web site. Los Angeles Police Federal Credit Union encourages parents to monitor and participate in online activity with their children to ensure their children have a safe, fun, and educational experience. If you have any questions, comments, or concerns regarding our children's privacy policy, please contact our privacy officer at the following address:

Internal Audit Manager

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Van Nuys, CA 91410-0188

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