



PRIVACY NOTICE, DISCLOSURE AND PRIVACY CHOICES

What We Do	
How does Miramar FCU 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 Miramar FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account of deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or others.
Why can't I limit all sharing?	Federal Law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates 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 non-financial companies. Miramar FCU has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Miramar FCU does not share with non-affiliates so they can market you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Out joint marketing partners include categories of companies, such as <ul style="list-style-type: none"> • financial service providers • insurance companies

- Limit marketing offers to me:**
- Do not allow your affiliates and/or non-affiliates to use my personal information to market to me.
 - Do not market products and services that you offer to me.

Name (please print)

Account Number(s)

Signature

To limit marketing offers, contact us:

- **By telephone:** (800) 640-1228
- **By mail:** Check the box, complete the adjacent form, and mail the form in a sealed envelope to:
Miramar Federal Credit Union
PO Box 261370
San Diego, CA 92196-1370
- **By fax:** Check the box and complete the adjacent form, and fax form to:
(858) 271-1537

FACTS	WHAT DOES MIRAMAR FCU 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
HOW?	All financial companies need to share customers' personal information to run their every day business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Miramar FCU chooses to share, and whether you can limit this sharing.

Reasons for sharing your personal information	Does the 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.	NO	WE DO NOT SHARE
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes - information about your credit worthiness	NO	WE DO NOT SHARE
For our affiliates to market to you	NO	WE DO NOT SHARE
For non-affiliates to market to you	NO	WE DO NOT SHARE

Questions?

Call us at: (858) 695-9494 or (800) 640-1228

Write to us at: P.O. Box 261370, San Diego, CA 92196-1370

If mailing this form, please protect your account information by placing form in a sealed envelope and mail to:



PO Box 261370 San Diego, CA 92196-1370