

PRIVACY NOTICE

Monterey Credit Union and its affiliate MontereyCU Services, Inc. (collectively "MontereyCU") are both committed to high service quality and providing you with competitive products and services that meet your financial needs. We are equally committed to maintaining your trust and protecting your privacy consistent with state and federal laws. MontereyCU gives all members this notice of our privacy policy to explain how we collect, use and safeguard members' personal financial information.

Information We Collect

Nonpublic personal information about you is collected from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information obtained by verifying representations made by you; and
- Information we receive from consumer reporting agencies.

Information We Disclose

Generally, we may share all of the information we collect, as described above, with third parties to complete transactions and maintain accounts and related records. We may also share information with third parties: 1) if you request or authorize it; 2) if the information is provided to help complete a transaction initiated by you; 3) if the information is provided to a third party providing services to us, such as data processing, printing services, mailing services, and marketing services; 4) if the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or 5) if the disclosure is otherwise lawfully required or permitted. Furthermore, we may also disclose information about you to other nonaffiliated third parties not described in this notice as permitted by law.

We sometimes share the information we collect about you with outside companies that perform services for us. For example, to maintain and service your accounts or to fulfill your transaction request, we share information with non-financial companies that provide services to us, such as data-processing companies, printing companies, mailing companies, and marketing companies. Prior to sharing information with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws.

At no time do we provide account or personal information to nonaffiliated third parties for the purpose of independent telemarketing or direct mail marketing of any kind.

To protect our members' privacy, MontereyCU only conducts business with organizations that agree to maintain strong confidentiality protections and limits the use of information we provide. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Information Security

MontereyCU restricts access to nonpublic personal information about its members to those employees who need to know that information to provide products and services to you. Our employees are trained in the importance of confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal and State of California regulations including leading industry practices to protect members' nonpublic personal information.

Fair Credit Reporting Act (FCRA) Disclosure

MontereyCU's practice is to share information regarding your transaction or experience information (as defined by the FCRA) with its affiliates and nonaffiliated third parties to the extent permitted by law and by our policies. Unless permitted by law, information taken from credit reports will not be exchanged.

Policy Changes

We reserve the right to revise our policies as our business needs change or as the law requires. If we revise our policies, we will provide our active members with notice of our new policies at that time.

What You Can Do to Help

While MontereyCU is committed to protecting the privacy of its members, you can help safeguard personal information by following these simple guidelines:

- Upon receipt of any card(s), verify the information on the front and sign the back panel immediately.
- Report lost or stolen cards immediately.
- Be aware of your surroundings when approaching an ATM.
- Memorize your PIN and never keep it with your card(s).
- Use caution when disclosing personal information to others.
- Never pre-sign your checks.
- Balance your checkbook each month.
- Keep your information with us current.
- Treat all of your financial information as confidential and proprietary.

Let us know if you have any questions concerning this notice. Please do not hesitate to write, call or visit us... *Let our style-of-banking improve your style-of-life. It's time!*

FACTS

WHAT DOES 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
- and
- and

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

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <input type="checkbox"/> 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	<input type="checkbox"/>	<input type="checkbox"/>
For our marketing purposes— to offer our products and services to you	<input type="checkbox"/>	<input type="checkbox"/>
For joint marketing with other financial companies	<input type="checkbox"/>	<input type="checkbox"/>
For our affiliates' everyday business purposes— information about your transactions and experiences	<input type="checkbox"/>	<input type="checkbox"/>
For our affiliates' everyday business purposes— information about your creditworthiness	<input type="checkbox"/>	<input type="checkbox"/>
For our affiliates to market to you	<input type="checkbox"/>	<input type="checkbox"/>
For nonaffiliates to market to you	<input type="checkbox"/>	<input type="checkbox"/>

Questions?

Call or go to

Who we are

Who is providing this notice?

What we do

How does 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 collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

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.

-

Nonaffiliates

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

-

Joint marketing

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

-

Other important information