

FACTS

PACIFIC OAKS FEDERAL CREDIT UNION ANNUAL PRIVACY NOTICE

WHAT DOES PACIFIC OAKS 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: <ul style="list-style-type: none">• Social Security number and credit history• Credit score and payment history• Account balances and income 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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pacific Oaks FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific Oaks FCU share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your accounts(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 info shared
For our affiliates' everyday business purposes information about your transactions and experiences	No	No info shared
For our affiliates' everyday business purposes information about your creditworthiness	No	No info shared
For nonaffiliates to market to you	No	No info shared

Questions?

Call 805-384-1100 or go to www.pacificoaksfcu.org

Who we are	
Who is providing this notice?	Pacific Oaks Federal Credit Union
What we do	
How does Pacific Oaks 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. We also have strict policies, vendor requirements, and staff training all designed to protect your personal information and privacy.
How does Pacific Oaks FCU collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Or use your debit card or use your credit card • Or pay your bills In addition to collecting information from you, 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 <ul style="list-style-type: none"> • 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. See below for more on your rights under California law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Pacific Oaks FCU has no affiliates, so none of your information is shared in this manner.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Pacific Oaks does not share your personal information with any nonaffiliates, except as you consent or as authorized by law to carry out transactions you ask or authorize us to perform for you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Pacific Oaks handles all mailings to members and does not disclose your information to any nonaffiliated financial company.</i>
Other important information	
California law provides that your non-public personal information may not be shared with unaffiliated parties without your written consent, except as specifically permitted by law. This is often called an "opt in" requirement. However since Pacific Oaks FCU never shares your non-public personal information in any manner subject to these "opt in" provisions, you do not have to take any action to receive the maximum protection provided by Federal and California financial Privacy Laws – Pacific Oaks FCU already has taken steps to assure you that protection.	