

FEDERAL PRIVACY NOTICE FORM

rev. 6/1/2013

If you have already opted out with us, you do not have to do so again. If you wish to opt out, please first read this Notice, that describes our privacy practices, and use the opt out form at the end of it.

This policy and notice is effective June 1, 2013 and replaces any previous privacy notice provided to you. We can change this policy by notifying you in writing. If the change will affect your ability to restrict sharing of your personal information, we will give you 30 days' advance notice. When you are no longer our member, we

continue to share your information as described in this notice. "Member" also refers to non-member joint owners of accounts and non-member obligors on loans.

California members: A separate notice and election form required by California law regarding your privacy choices follows the federal notice. If we receive inconsistent instructions from you on the California election form and this form, we will follow the instructions most protective of your privacy.

FACTS	WHAT DOES PATELCO CREDIT UNION AND ITS AFFILIATED CREDIT UNION SERVICE ORGANIZATIONS 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 transaction/payment history • credit history and credit scores
How?	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 Patelco Credit Union and its affiliated CUSOs chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Patelco Credit Union and its affiliated CUSOs 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	yes	no
For joint marketing with other financial companies	yes	yes
For our affiliates' everyday business purposes —information about your transactions and experiences	yes	no
For our affiliates' everyday business purposes —information about your creditworthiness	yes	yes
For our affiliates to market to you	yes	yes
For non-affiliates to market to you	no	we don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 800.358.8228 to speak with a Member Service Representative • Fill out the form on the back of this page and mail it to us <p>Please note: If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800.358.8228 or go to www.patelco.org

Who we are	
Who is providing this notice?	Patelco Credit Union and its affiliated wholly-owned Credit Union Services Organizations (CUSOs): Patelcorp and Members Advantage Plus (MAP)
What we do	
How does Patelco Credit Union and its affiliated CUSOs 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. Credit Union staff, management and volunteers are trained to keep member information strictly confidential.
How does Patelco Credit Union and its affiliated CUSOs collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or 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 other companies.
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 reverse for more on your rights under state law.]
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include financial companies such as Patelco Credit Union and its wholly owned Credit Union Service Organizations Patelcorp and Members Advantage Plus (MAP)
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Patelco and its affiliated CUSOs does not share with nonaffiliates so they can market to you unless they are joint marketing financial company partners
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners are financial companies and include financial planners, investment advisors and companies that sell various types of insurance.
Other important information	
California law gives its residents the right to limit sharing with joint marketing partners. We extend this right to all our members.	

MAIL-IN FEDERAL PRIVACY NOTICE FORM

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Mark any/all you want to limit:

- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me.

[] all accounts on which I am listed or [] list specific accounts below

Name		Mail to: Patelco Credit Union P.O. Box 2227, Merced, CA 95344-0227
Address		
City, State, Zip		
Account(s)	[] Account # _____ [] Account# _____ [] Account # _____ [] Account# _____	