



Main Office: 6001 Gibraltar Drive, P.O. Box 11269, Pleasanton, California 94588-1269
 Telephone: (925) 734-4111 • Toll Free Nationwide (800) 972-0999 • Facsimile (925) 734-3437 or (925) 734-3438

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FACTS:	WHAT DOES SAFEAMERICA 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 income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information, the reasons SafeAmerica Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does SafeAmerica 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	No, we have no affiliates	We do not share
For our affiliates everyday business purposes —information about your creditworthiness	No, we have no affiliates	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free (800) 972-0999 • Mail the form below Please note, if you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (800) 972-0999 or go to www.safeamerica.com .

Mail-in Form		
If you have a joint account, your choices will apply to everyone on your account.	Mark if you want to limit	
	[<input type="checkbox"/>] Do not share my personal information with other financial companies for joint marketing.	
	Name	
	Address	
	City, State, Zip	
Account No(s).		Mail to: SafeAmerica Credit Union P.O. Box 11269 Pleasanton, CA 94588-1269

Who we are	
Who is providing this notice?	SafeAmerica Credit Union, 6001 Gibraltar Drive, Pleasanton, CA 94588

What we do	
How does SafeAmerica 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, secure files and buildings, and staff training.
How does SafeAmerica collect my personal information?	<p>We collect your personal information, for example, when you</p> <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. <p>We also collect your personal information from others, such as credit bureaus 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"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies</p> <ul style="list-style-type: none"> • SafeAmerica has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • SafeAmerica shares information with non-affiliates other than joint marketing partners only for everyday business purposes.
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"> • Our joint marketing partners include CUNA Mutual - Member Connect and Allied Solutions.

Other Important Information	
As required by California law, SafeAmerica allows you to opt out of information sharing with joint marketing partners. Refer to the separate "Important Privacy Choices for Consumers" notice and election form for more information.	