

FACTS	WHAT DOES SANTA ANA 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 depends 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 score When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Santa Ana Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Santa Ana Federal 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	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you - For accounts such as insurance, investments, and lending	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.SAFCU.org • Mail the form below • Fax the form below to 714-834-0461 • Call 1-800-541-2546 <p>Please note: If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our member, we may 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 1-800-541-2546; or go to www.SAFCU.ORG

Mail-In Form		
Mark any/all you want to limit		
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		Mail to: Santa Ana Federal Credit Union 800 W. Santa Ana Blvd. Santa Ana, CA 92701 Fax to : 714-834-0461
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	Santa Ana Federal Credit Union
What we do	
How does Santa Ana Federal Credit Union 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 Santa Ana Federal Credit Union 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 • Use your credit or debit card or pay your bills • Make deposits or withdrawals from your account We may also collect your personal information from others such as credit bureaus 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 See below 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	
<i>Affiliates</i>	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> • <i>Santa Ana Federal Credit Union has no affiliates.</i>
<i>Nonaffiliates</i>	Companies not related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies that help us process transactions you request, credit reporting agencies, mortgage companies, and insurance companies.</i>
<i>Joint marketing</i>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Santa Ana Federal Credit Union doesn't jointly market.</i>

Other important information	
In California, under the provision of the California Financial Information Privacy regulation, we need to provide you the opportunity to opt-out if we share your information with joint marketing partners. Santa Ana Federal Credit Union does not share your information with joint marketing partners.	



Santa Ana
Federal Credit Union