

PRIVACY POLICY



Better Value. Outstanding Service.SM

FACTS

WHAT DOES SCHOOLS FINANCIAL 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:

- Social Security Number and account balances.
- Payment history.
- Credit card or other debt.
- Checking account information.
- Mortgage rates and payments.

When you are *no longer* 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 **Schools Financial Credit Union** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Schools Financial 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 do not share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We do not share |
| For nonaffiliates to market to you | No | We do not share |

Questions? Call 916-569-5400 (Sacramento area) or 800-962-0990 or visit schools.org.

What we do

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| <p>How does Schools Financial Credit Union protect my personal information?</p> | <p>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.</p> <p>We maintain physical, electronic and procedural controls that comply with federal regulations to guard your information.</p> |
| <p>How does Schools Financial Credit Union collect my personal information?</p> | <p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or show us your government-issued ID. • Apply for a loan or use your credit or debit card. • Make a deposit or withdrawal from your account. <p>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the rights to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purpose — information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

Definitions

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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Schools Financial Credit Union does not share with our affiliates. |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Schools Financial Credit Union does not share with nonaffiliates so they can market to you. |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Schools Financial Credit Union does not jointly market. |