



FACTS	WHAT DOES SAN DIEGO MEDICAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 San Diego Medical Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SDMFCU 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	SDMFCU DOESN'T SHARE
For our affiliates' everyday business purposes – information about your creditworthiness	No	SDMFCU DOESN'T SHARE
For nonaffiliates to market to you	Yes	No

Questions? Call us at **877.473.6328** or **619.641.1100**

What we do	
How does SDMFCU 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 SDMFCU 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 collect your personal information from others, such as credit bureaus, affiliates, 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 affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ SDMFCU has no affiliates
Nonaffiliates	<p>Companies not relates by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include companies such as mortgage bankers and insurance agents
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 mortgage bankers and insurance agents

Other Information

California law provides that a consumer has the right to control the sharing of personal and financial information with nonaffiliated financial companies the financial institution contracts with to provided financial products and services. To exercise your right: refer to the separate notice titled, "Important Privacy Choices for Consumers", which is provided to you by SD Medical Federal Credit Union.