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Privacy Policy

Your Privacy is SESLOC's Priority

Since 1942, trust has been the cornerstone of our relationship with our members. From the beginning, we have worked diligently to safeguard members' privacy and maintain the confidentiality of each member's financial records, consistent with state and federal laws. The following explains our policies regarding the use and protection of information about our members.

FACTS	WHAT DOES SESLOC 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.
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 score 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 customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reasons SESLOC FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SESLOC FCU share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigation, or to 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	N/A
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes-- information about your credit worthiness	No	N/A
For nonaffiliates to market to you	No	N/A

FACT Act Notice: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

Questions? Call (805) 543-1816.

What we do

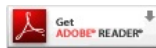
How does SESLOC FCU protect my personal information?	To protect your information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit access to your information to employees who have a business reason to know. A Privacy Coordinator monitors compliance.
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How does SESLOC FCU 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 you credit or debit card <p>We also 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 for affiliates' everyday business purposes--information about your creditworthiness • affiliates from using your information to market to you <p>State laws and individual companies may give you additional rights to limit sharing. SESLOC has no affiliates, so no information is shared.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	<p>When you browse our public web site at www.sesloc.org, you do so anonymously. We do not gather user-specific information. We use browser cookies to track user sessions in order to evaluate web site effectiveness and facilitate the use of our site. Session cookies expire 20 minutes from the last time you visit the site or when you close your browser.</p> <p>Our web site may contain links to other sites. The privacy policy at these sites may be different from ours. You should review the privacy policy of these sites before providing any personal information. SESLOC FCU will never ask you to follow a link and provide personal information.</p> <p>When you log on to our secure eBranch site and register your computer, a cookie is used for authentication purposes and remains until you unregister your computer.</p> <p>Caution: When you open an email link from our web site, information you send us is not encrypted nor secure.</p>
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Savings are insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government: National Credit Union Administration, a U.S. government agency.