

FACTS

WHAT DOES VENTURA COUNTY 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 Employment information ■ Credit score and Credit history ■ Account balances and Payment history <p>When you are our customer, we continue to share your information as described in this notice.</p>
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 Ventura County Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ventura County CU 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 don't share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Call 805/477-4000 or go to www.vccuonline.net
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*If you are a California resident, California state law provides additional protections regarding the sharing of member's personal information. Please read the enclosed form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.

Children's Online Privacy Protection Act Rule -- the law requires parental consent to collect or use information from a child under 13 years of age. If you are a child under 18 years of age, please show this to your parent(s), and do not use the online services of this institution without disclosure to parent(s) and verifiable parental consent pursuant to the Children's Online Privacy Protection Act.

Cookies -- "cookies" are pieces of data assigned by our web server and stored on your computer's hard drive for later retrieval. This helps us recognize you the next time you visit our site. We will not use cookies to record information that will enable anyone to contact you via telephone, email or regular mail. You may block the placement of cookies by adjusting the security settings on your web browser.

Who we are

Who is providing this notice?

Ventura County Credit Union

What we do

How does **Ventura County CU** 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 **Ventura County CU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Ventura County Credit Union has no affiliates at this time*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Ventura County Credit Union does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Joint marketing partners include insurance companies, non-deposit investment products and other financial service providers.*

Other important information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

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