

FACTS	WHAT DOES VISTERRA CREDIT UNION (VCU) 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: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment History • Credit History and Credit Scores 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 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 VCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For affiliates to market to you	No	No
For non-affiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 888.696.2724 or fax to 951.656.2119 or • Email us at mbrsvcs@visterracu.org or • Mail the form below <p>Please Note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 888.696.2724 or visit www.visterracu.org
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Mail-in Form	
If you have a joint account, your choice(s) will apply to everyone on your account.	Mark to limit: <input type="checkbox"/> Do not share my personal information for joint marketing with other financial companies.
	Name
	Address
	City, State, Zip
	Account Number(s)
Mail to:	Visterra Credit Union, P.O. Box 9500, Moreno Valley, CA 92552-9500

Who we are	
Who is providing this notice?	Visterra Credit Union
What we do	
How does Visterra 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 Visterra Credit Union 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 • Apply for a loan • Use your credit or debit card • Provide account information • Pay your bills <p>We also collect your personal information from others, such as credit bureaus 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 purpose – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. Your rights according to state law are listed below in the "Other important information" section.</p>
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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Visterra Credit Union has no affiliates.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Visterra Credit Union does not share with non-affiliates</i></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or service to you.</p> <p><i>Visterra Credit Union's joint marketing agreements include investment, insurance, and other financial service companies.</i></p>

Other important information
<p>If you are a California resident, California state law give you additional rights to limit information sharing, even if such sharing is otherwise permitted under federal law. With respect to California residents, Visterra CU allows you to limit the sharing of your personal information only under a joint marketing agreement with joint marketing partners.</p> <p>If you are a California resident, we have enclosed a form entitled "Important Privacy Choices for Members," which includes details on how you can limit our information sharing under California law.</p>



Important Privacy Choices for Members

As a valued member of Visterra Credit Union, respecting your privacy and the security of your personal information is very important to us. Please read this notice carefully. It is being provided to you as required by California law and is intended to advise you regarding the types of information we collect and how it used.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with companies we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about some other products or services.

Your Choice

Restrict Information Sharing With Other Companies We Do Business With to Provide Financial Products And Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contact with to provide financial products and services to you.

() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Member Number(s): _____

Signature: _____

Date: _____

To exercise your choice, do one of the following:

1. Fill out, sign, and mail this form to us using the envelope provided (you may want to make a copy your records).
2. Fill out, sign, and fax this form to us at 951.656.2119.
3. Call us toll-free at 888.696.2724.