

# FACTS

## WHAT DOES POINT LOMA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and account transactions</li> <li>■ Payment history and account balances</li> <li>■ Income and credit history</li> </ul>
<b>How?</b>	All financial companies need to share <b>members'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>members'</b> personal information; the reasons <b>Point Loma Credit Union</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Point Loma Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DON'T SHARE

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 888-495-3400 —our menu will prompt you through your choice(s) or</li> <li>■ Visit us online: <a href="http://www.plcu.com">www.plcu.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 888-495-3400 or go to <a href="http://www.plcu.com">www.plcu.com</a>

## Who we are

Who is providing this notice?

Point Loma Credit Union

## What we do

How does **Point Loma 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 **Point Loma Credit Union** collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Driver's license information or pay your bills
- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on the account unless you tell us otherwise.

## Definitions

**Affiliates**

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

- *CO-OP Financial Services, LLC*

**Nonaffiliates**

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

- *Point Loma Credit Union does not share with our 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.

- *Our joint marketing partners include providers of financial products and services such as investment and insurance products.*

## Other important information

California law, under the California Financial Information Privacy Act (also known as SB1), provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services. This state requirement varies from the federal requirements described above and is outlined in the separate notice titled "Important Privacy Choices for Consumers" included with this notice. To exercise your right, please refer to this separate notice.



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In order to offer our members more products and services specially selected for their financial needs, Point Loma Credit Union may share members' personal and financial information with outside companies that we do business with. We also want you to know that you have the right to restrict this sharing.

Rest assured, we perform careful due diligence with all our business partners to ensure they have the same level of information security we maintain as a financial institution. If we share any member information, it is on a selective basis with trusted business partners who have a specific financial product or service that may benefit our members. In addition, it is our policy to review and approve any specific offers sent to our members by our business partners.

## Important Privacy Choice for Consumers

**You have the right to control whether we share some of your personal information.  
Please read the following information carefully before you make your choice below.**

### Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that 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 accounts 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 contract 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. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

To exercise your choice, please do one of the following:

- 1) Fill out, sign, and send back this form to us (you may want to make a copy for your records).
- 2) Call our Member Services Center toll-free at (888) 495-3400.
- 3) Fill out, sign and fax back this form to us at (858) 495-3416.