

# PRIVACY NOTICE AND DISCLOSURE

San Diego County Credit Union is dedicated to providing you with products and services to meet your financial goals any where, any way, any time. Keeping your personal financial information secure and confidential is our utmost priority. We value the trust and confidence that you have placed in us and we will continue to protect your privacy.

## Protecting Your Information

The security of personal financial information is very important to us and we take a number of steps to protect it. We limit access to personal and account information to those SDCCU® employees who need to know that information in providing products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard nonpublic personal information about you. We also require affiliates with whom we do business to maintain strong confidentiality practices.

## Information We Collect

In order to service your account and better understand your financial needs, we collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

## Information We May Share

Our commitment to provide you with competitive products and services is also a promise to give you more financial service choices that may involve working with other companies. To protect our members' privacy, SDCCU only works with companies that agree to maintain strong security and confidentiality practices. We limit the type and use of information shared. In addition, these companies are contractually restricted from disclosing the information to other third parties.

SDCCU may share information we collect (as described above) with companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. These companies may assist us in processing transactions on your behalf, maintaining or servicing your account, fulfilling your service request or protecting the security of your financial records. We may also share information collected with our affiliates, which provide access to additional financial products such as insurance services.

We may also disclose nonpublic personal information about you as permitted or required by law. That may involve information in connection with a subpoena or similar legal process, a fraud investigation or the recording of Trust Deeds (mortgages) in public records.

## Information About Former Members

If you terminate your membership with SDCCU, we will not share information we have collected about you, except as may be permitted or required by law.

This notice describes the SDCCU privacy policy and is provided to you as required by law. If you have any questions, please call us at (877) 732-2848.

## **What You Can Do to Help Protect Your Privacy**

San Diego County Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, ATM and VISA card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use.