FACTS

WHAT DOES SAN DIEGO COUNTY CREDIT UNION® (SDCCU®) 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: ● Social Security Number and Credit History ● Account Balances and Account Transactions ● Income and Employment Information When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share consumer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumer's personal information; the reasons SDCCU chooses to share; and whether you can limit this sharing.

Reasons we can use and share your personal information	Does SDCCU 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**	**No**
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 our affiliates to market to you	**No**	**We don't share**
For non-affiliates to market to you	**No**	**We don't share**

Questions?	Call **(877) 732-2848** or go to **sdccu.com**

Page 2

What we do	
How does SDCCU 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. We limit employee access to personal information and we maintain strong physical, electronic, contractual and procedural safeguards.
How does SDCCU collect my personal information?	We collect your personal information, for example, when you ● Open an account or show your Driver License ● Apply for a loan or use your credit or debit card ● Make deposits or withdrawals from your account 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.