

FACTS

WHAT DOES CALIFORNIA COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial institutions including credit unions 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 depends on the product(s) or service(s) you have with us. This information may include: <ul style="list-style-type: none"> • Social Security Number • Account Balances • Transaction History • Purchase History • Credit Card or other Debt Information • Checking and Savings Account Information
How?	All credit unions need to share a member's personal information to run their everyday business. In the section below, we list the reasons California Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons your personal information may be shared:	Does California Community Credit Union 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 to 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 do not share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We do not share
For nonaffiliates to market to you –	No	We do not share

Questions?	Call (916) 386-1418 or 1-800-332-1418 or go to www.caccu.org
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What we do	
How does California Community 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 California Community Credit Union collect my personal information?	We collect your personal information when you: <ul style="list-style-type: none"> • Open an Account • Apply for a loan • Make a wire transfer 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 <ul style="list-style-type: none"> • 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>California Community Credit Union has no affiliates</i>

Definitions	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>California Community Credit Union does not share with nonaffiliates to market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners may include insurance companies.</i>
Other Important Information	
California law 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. To exercise your right, refer to the below notice titled, “Important Privacy Choices for Consumers.”	

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CALIFORNIA PRIVACY NOTICE FORM

The notice and opt-out form below is required by California Law for our California residents. If you have already opted out with us, you do not have to do so again.

Important Privacy Choices 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 choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and 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 Choices

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

Name: _____

Account number: _____

Signature: _____

To exercise your choice, do one of the following:

1. Fill out and send this form back to us by using the envelope provided (you may want to make a copy for your records)
2. Call this toll-free number: 1.800.332.1418
3. Reply electronically by contacting us through the following email option: info@caccu.org. Please type Opt Out in the subject area of your email.

CA Privacy Notice (08/2017)

