

FACTS – Member Privacy Notice	What Does Cal Poly Federal Credit Union 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This includes:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Name, Address and Authorized Signers • Account balances and Payment history • Credit history and Credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Cal Poly Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cal Poly FCU Share?	Can you limit this sharing?
For our “everyday business purposes” -Such as to process your transactions, maintain your accounts, 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 our non-affiliates companies.	Yes	Yes
For non-affiliates to market to you.	No	Yes

To Limit Your Sharing	<ul style="list-style-type: none"> • Call our office at 909.869.6800 • Visit our office • Send a written request to Cal Poly FCU, 3801 W. Temple Ave., Bldg. 35, Pomona, CA 91768 • E-mail us at staff@calpolyfcu.org <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we delivered 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	Please direct any questions to staff@calpolyfcu.org or call 909.869.6867.
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What we do	
How does Cal Poly Federal Credit Union protect my financial 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 communication lines and buildings.
How does Cal Poly Federal 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 apply for a loan • Conduct transactions with us • Use your Debit or ATM card <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 purposes-information about your creditworthiness • 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. See below for more on your rights under state law</p>
What happens when I limit sharing for an account I hold jointly with someone else?	If you elect to limit sharing this choice will limit information sharing for all account holders.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Cal Poly Federal Credit Union does not have any affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. An example of a non-affiliate whom we share with is, CUNA Mutual, an insurance company.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual.

