

FACTS

WHAT DOES SCHOOLS 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?

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 Account Balance(s)
- Payment History and Credit History
- Transaction History and Loss History

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Schools FCU chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Schools FCU 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 | Yes |
| 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 nonaffiliates to market to you— | Yes | Yes |

To limit our sharing

- Call 866-459-2345; or
- Email us at info@schoolsfcu.org; or
- Mail the form below.

Please note:

If you are a *new* member, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* 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.

Questions?

Call 866-459-2345.

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Mail-In Form

Mark any/all you want to limit:

- Do not share my personal information with nonaffiliates to market their products and services to me.
- Do not share my personal information with other financial institutions to jointly market to me.

| | |
|-------------------|---|
| Name: | Mail to: Schools Federal Credit Union P.O. BOX 7003 COMPTON, CA 90224-7003 |
| Address: | |
| City, State, ZIP: | |
| Account Number: | |

Who we are

Who is providing this notice?

Schools Federal Credit Union

What we do

How does Schools FCU 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 also maintain physical, electronic and procedural safeguards.

How does Schools FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Use your debit or credit card
- Make deposits or withdrawals from your account
- Pay your bills

We also collect your personal information from others, such as credit bureaus 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. See Below for more on your rights under state law.

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

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Schools Federal Credit Union has no affiliates*

Nonaffiliates

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

- *Nonaffiliates we share with can include insurance companies.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies.*

Other important information

If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, Schools Federal Credit Union allows you to limit our sharing your personal information under a joint marketing agreement with joint marketing partners.

If you are a California resident, we have enclosed a form entitled "Important Privacy Choices for Consumers" which includes details on how you can further limit our information sharing under California law.