THE POLICE CREDIT UNION OF CALIFORNIA PRIVACY POLICY

Member Services: 800.222.1391 • www.thepolicecu.org

The Police Credit Union of California (The Police Credit Union), recognizes the importance of keeping your personal financial information safe and secure, and believes that protecting your privacy is an integral part of the member service we provide to you. This document describes how we collect, use, and protect your non-public personal information (member information). For the purposes of this policy former members/nonmember consumer information is handled in the same manner as member information.

FACTS	WHAT DOES THE POLICE 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 income • Account balances and transactions • Assets and credit history
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 The Police Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Police 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 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	No	We don't share

To limit our sharing	*California state law provides additional protections regarding the sharing of member's personal information. Please see "Important Privacy Choice for The Police Credit Union Members" included with this notice. **Please note:** If you are a new member, we can begin sharing your information 30 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 800.222.1391, email contact@thepolicecu.org , or go to www.thepolicecu.org

Who is providing this notice?	The Police Credit Union of California, aka The Police Credit Union

WHAT WE DO	
How does The Police 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 The Police Credit Union collect my personal information?	We collect your personal information, for example, when you • Open your membership and/or account(s) • Apply for credit
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, as in California, may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Sharing preferences are set at the member level. The primary member listed on the account controls what sharing is allowed on the account level.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies • The Police Credit Union does not have any affiliated companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies • The Police Credit Union does not share member information with nonaffiliates for marketing products or services other than our own
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you • The Police Credit Union carefully selects marketing partners to provide valuable financial products and services to help better serve our members needs

OTHER IMPORTANT INFORMATION

Reducing Direct Marketing from Other Companies –
To have your name taken off all pre-approved credit solicitations, you may call the credit reporting industry Prescreening Opt-Out number at 1.888.5OPTOUT (1.888.567.8688).

Identity Theft –
If someone has fraudulently used your identification to obtain credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed in your file.

Experian: 888.397.3742 • Equifax: 800.525.6285 • TransUnion: 800.860.7289

Privacy Online –
Our system safeguards include the use of encryption to protect the confidentiality of data that you transmit to us over the Internet. We participate in VeriSign's Secure Site program and Transport Layer Security Technology (TLS 1.2).

When you visit our website, we may collect and store information about your visit on an anonymous, aggregate basis. This information may include data such as the time and length of your visit, and the pages you looked at on our site. We use this information only to measure site activity and to develop ideas for improving our sites. No confidential information is collected from you online, unless you have provided it to us.

"Cookies" are pieces of data assigned by our web server and stored on your computer's hard drive for later retrieval. This helps us recognize you the next time you visit our site, and improve the overall member website experience. We will not use cookies to record information that will enable anyone to contact you via telephone, email, or regular mail. You may block the placement of cookies on your computer by adjusting the security settings on your web browser; this may however adversely affect your use, continuity, and functionality of our website.

Although we take all possible precautions to safeguard your information, you should never send confidential information via email. The emails you send us directly are not secure.

IMPORTANT PRIVACY CHOICE FOR THE POLICE CREDIT UNION MEMBERS

You have the right to control whether we share some of your information. Please read the following information carefully before you make your choice below.

Your Right –

You have the following right to restrict the sharing of personal and financial information with outside companies 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 Choice –

Restrict Information Sharing With 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.

Time Sensitive Reply

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

○ **NO,** please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Name: _____

Member Number(s): _____

Signature: _____

To exercise your choice do (one of) the following:

(1) Call our toll-free number 800.222.1391; or

(2) Visit any branch; or

(3) Fill out, sign and send back the above information to:

The Police Credit Union
Attn: Member Services
P.O. Box 1087
San Bruno, CA 94066

THE POLICE CREDIT UNION

800.222.1391 • www.thepolicecu.org



1087 P.O. Box San Bruno, CA 94066
800.222.1391 • www.thepolicecu.org