

**FACTS****WHAT DOES SCHOOLSFIRST 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 income
- Payment history and transaction history
- Account balances and credit card or other debt

**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 SchoolsFirst FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SchoolsFirst FCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer SchoolsFirst FCU products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

**To limit our sharing**

Please mail in the form below.

**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 800.462.8328

**Mail-in Form to Limit Sharing**

Mark any/all you want to limit:

- Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

<b>Name</b>	
<b>Street Address</b>	
<b>City, State ZIP</b>	
<b>Last 3 Digits of Member Number</b> (For your security, please do not list full Member number)	
<b>Mail To:</b>	SchoolsFirst FCU RE: Privacy Policy P.O. Box 11547 Santa Ana, CA 92711-1547

What we do	
<b>How does SchoolsFirst FCU protect my personal information?</b>	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. All teammembers are trained to understand and comply with these security measures.
<b>How does SchoolsFirst FCU collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• pay your bills or deposit money</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include SchoolsFirst Insurance Services, LLC. and SchoolsFirst Plan Administration, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>SchoolsFirst FCU does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>SchoolsFirst FCU does not jointly market.</i></li> </ul>