FACTS

WHAT DOES VENTURA COUNTY 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 Employment information
- Credit score and Credit history
- Account balances and Payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Ventura County Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ventura County CU 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	NO
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

Questions?

Call 805/477-4000 or go to www.vccuonline.net

Who we are

Who is providing this notice?	Ventura County Credit Union

What we do

How does Ventura County CU 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 Ventura County CU collect my personal information?	We collect your personal information, for example, when you ■ Open an account or make deposits or withdrawals ■ Pay your bills or apply for a loan ■ Use your credit or debit card 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 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.]

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Ventura County Credit Union has no affiliates at this time*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Ventura County Credit Union does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Joint marketing partners include insurance companies, non-deposit investment products and other financial service providers.*

Other important information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

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

YOUR BILLING RIGHTS

PLEASE KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT
If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed below. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:
(1) Your name and account number.
(2) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are not sure about.
(3) The dollar amount(s) and date(s) of the suspected error.

If you have authorized us to automatically pay your VCCU credit card bill from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE
We must acknowledge your letter within 30 days. We will also tell you if we have already corrected the error. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges or fees related to any questioned amount. If we have not made an error, you will have to pay finance charges or fees and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we cannot report you as delinquent without also reporting that you are questioning your statement. We must tell you the name of anyone to whom we reported you delinquent and we must let those organizations know when the matter has been settled between us.

If we don’t follow these rules, we can’t collect the first $50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services.

There are two limitations on this right:
(a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
(b) The purchase price must have been more than $50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS
In case of errors or questions about electronic fund transfers, telephone us at 805/ 477-4000, write us at P.O. Box 6920, Ventura, CA 93006 or email us at cuadmin@vccuonline.net as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

You must:
(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount(s) and date(s) of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Ventura County Credit Union
6026 Telephone Road
P.O. Box 6920, Ventura, CA 93006
805/ 477-4000
www.vccuonline.net

This credit union is federally insured by the National Credit Union Administration.

6/2012

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

YOU HAVE THE RIGHT TO CONTROL WHETHER VENTURA COUNTY CREDIT UNION SHARES SOME OF YOUR PERSONAL INFORMATION. PLEASE READ THE FOLLOWING INFORMATION CAREFULLY BEFORE YOU MAKE YOUR CHOICES.

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 Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information with our affiliated companies.

☐ NO, please do not share personal and financial information with your affiliated companies.

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 affiliated companies and other companies with whom we have contracts to provide products and services.

Name

Account number(s)

Signature	Date

TO EXERCISE YOUR CHOICE(S), DO ONE OF THE FOLLOWING:

1. Fill out, sign and send back this form to us at PO Box 6920, Ventura, CA 93006 or return to any VCCU office.
2. Fax this completed request form to 805/ 339-4226
3. Reply electronically by contacting us through the following internet option: www.**vccu**online.net/privacy