

# FACTS

## WHAT DOES VENTURA COUNTY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and purchase history</li> <li>■ Account balances and credit card or other debit</li> <li>■ Transaction history and checking account information</li> </ul> <p>When You are no longer Our member We continue to share Your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share members' personal information to run Their everyday business. In the section below, We list 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?
<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 Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	YES
<b>For Our affiliates' everyday business purposes</b> information about Your transactions and experiences	NO	We don't share
<b>For Our affiliates' everyday business purposes</b> information about Your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to You</b>	NO	We don't share

### To limit Our sharing

- Visit us online at [vccuonline.net](http://vccuonline.net) to access the IMPORTANT PRIVACY CHOICES FOR MEMBERS
- Mail the form below to 2575 Vista Del Mar Drive, Suite 100, Ventura, CA 93001
- Scan and email to us at [cudmin@vccuonline.net](mailto:cudmin@vccuonline.net)

PLEASE NOTE: If you are a *new* member, we can begin sharing your information 45 days from the date you received this notice. When you are *no longer* our member, we can continue to share your information as described in this notice.



**Mail in form to: Ventura County Credit Union, 2575 Vista Del Mar Dr., Suite 100, Ventura, CA 93001**

If you have a joint account, your choice will apply to everyone on your account unless you mark below:

Do not share my personal information with other financial services institutions to jointly market to me.

Apply my choice only to me.

Name

Address

Account number

City

ST

Zip

## Who we are

Who is providing this notice?

Ventura County Credit Union

## What we do

How does Ventura County 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 Ventura County Credit Union 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.