

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?	<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"> ■ Social Security number and purchase history ■ Account balances and credit card or other debit ■ Transaction history and checking account information <p>When You are no longer Our member We continue to share Your information as described in this notice.</p>
How?	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?
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

- Visit us at vcuonline.net and complete the Important Privacy Choices for Consumers form or
- Mail the form below to PO Box 6920, Ventura, CA, 93006-6920 or
- Bring it into one of our local offices

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, PO Box 6920, Ventura, CA, 93006-6920

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

Apply my choice only to me.

Do not share my personal information with other financial services institutions to jointly market 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, you have choices and rights on how you can limit our information sharing under California law. Please review Privacy Rights for California Residents from the California Consumer Privacy Act (CCPA) available on our website at www.vccuonline.net/Privacy-Security/CA-Consumer-Privacy-Act.