

PRIVACY POLICY



Better Value. Outstanding Service.SM

FACTS

WHAT DOES SCHOOLS FINANCIAL 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 account balances.
- Payment history.
- Credit card or other debt.
- Checking account information.
- Mortgage rates and payments.

When you are *no longer* our member, 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 members' personal information, the reasons **Schools Financial Credit Union** chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Schools Financial 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	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions? Call 916-569-5400 (Sacramento area) or 800-962-0990 or visit schools.org.

What we do

<p>How does Schools Financial Credit Union protect my personal information?</p>	<p>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. Where appropriate, we use security encoding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of data, and protect your confidentiality.</p>
<p>How does Schools Financial Credit Union collect my personal information?</p>	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> · Open an account or show us your government-issued ID. · Apply for a loan or use your credit or debit card. · Make a deposit or withdrawal from your account. <p>We also collect personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the rights to limit only:</p> <ul style="list-style-type: none"> · Sharing for affiliates' everyday business purpose — information about your creditworthiness. · Affiliates from using your information to market to you. · Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> · <i>Schools Financial Credit Union does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> · <i>Schools Financial Credit Union does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> · <i>Our joint marketing partners include insurance companies.</i>
<p>Other important information</p>	<p>If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, Schools Financial Credit Union allows you to limit our sharing of your personal information under a joint marketing agreement with joint marketing partners.</p> <p>If you are a California resident, we have enclosed a form entitled "IMPORTANT PRIVACY CHOICES FOR CONSUMERS" which includes details on how you can limit our information sharing under California law.</p>



IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether Schools Financial Credit Union shares some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with 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 Choice

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 at any time. Your choice marked here 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.

If we receive contradictory instructions, for example the same account number from a joint account holder, we will implement the instructions most protective of your privacy.

Name (Please print) _____

Account Number(s) _____

Signature: _____

Date: _____

To exercise your choices, do one of the following:

1. If you received this form in the mail, complete it and send it back in the envelope provided. Otherwise, complete the form and take it to any branch or mail it to the address provided above.
(Make a copy for your records.)
2. Call us toll-free at **800-569-4124**, and leave your name and account number.
3. Send us a Secure Message in online banking (sign in at **schools.org**). Type “CA Privacy Notice” in the Subject line and “Opt Out” in the body of the email.