



Online Privacy Notice

Caltech Employees Federal Credit Union values you as a member/owner and is committed to providing you quality financial services to help you meet your financial goals.

We value the trust you have put in your Credit Union and understand the importance of protecting the online privacy of our members. We are committed to protecting and maintaining the confidentiality of each member's personal and financial information. Safeguarding your privacy along with your financial assets, is our top priority.

This online privacy notice is provided to you to explain how we handle and protect your personal and financial information.

Information We Collect

In order to provide you with quality financial services, we sometimes collect non-public personal information about you from the following sources:

- 1.) Information we receive from you on applications, including online applications, or other forms;
- 2.) Information about your transactions with us, our affiliates, or others;
- 3.) Information we receive from a consumer reporting agency; and
- 4.) Information obtained when verifying the information you provide on an application, including on an online application, or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

Sharing Information

Again, in order to protect your privacy, we will only share your non-public personal information with non-affiliated third parties to complete transactions and maintain accounts and related records (such as data processing transactions and records).

We may also share information with select non-affiliated third parties if:

- 1.) You request or authorize it;
- 2.) The information is provided to help complete a transaction initiated by you;
- 3.) The information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or
- 4.) The disclosure otherwise is lawfully required or permitted.

Also, at times we may partner with other businesses to provide support or services for one or more of our products, such as check printing or data processing companies. Our business partners are required to safeguard our members' information and to comply with all applicable privacy laws.

We do not provide account information or personal information to non-affiliated third parties for the purpose of marketing their products or services. We do not disclose any non-public personal information about our members and former members to anyone, except as permitted by law.

We will adhere to this policy for all members, both current and prior members, with active and inactive accounts.

We restrict access to your personal account information to those employees who need to know that

information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We strive to ensure that our records contain accurate information about you. If you see any inaccuracies in your statements, please contact us. We will promptly investigate and make any necessary changes to update your records.

Online we use 128-bit SSL (Secure Sockets Layer) encryption which gives you one of the highest levels of security possible for protecting your confidential information.

What You Can Do To Help Protect Your Privacy

- 1.) Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your ATM or credit cards which can provide free access to your accounts if your card is lost or stolen;
- 2.) Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number, you should beware! Official Credit Union staff will have access to your information and will not need to ask for it; and
- 3.) Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know immediately.
- 4.) Give personal information only over encrypted websites. To determine if a website is encrypted, look for *https* at the beginning of the web address. The "s" is for secure.

Protecting Children's Online Privacy

Caltech Employees FCU does not knowingly collect personal information from children under the age of 13. Personal information about a child (their name, address, date of birth and Social Security number) collected through CEFCU's online account opening must be submitted with an adult/joint owner's personal information. The personal information is used to establish membership in CEFCU and to open new account(s) and fulfill request(s) for related products and services. Parents who do not wish to submit their child's personal information online may visit a branch location to open an account.

If you have any questions concerning this notice, please do not hesitate to contact us. Thank you for allowing your Caltech Employees Federal Credit Union to serve your financial needs with your best interest in mind!