



# CALTECH EMPLOYEES FEDERAL CREDIT UNION PRIVACY POLICY

Rev. June 1, 2017

## FACTS

### WHAT DOES CALTECH EMPLOYEES FEDERAL 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 income
- Account balance and payment history
- Credit history and credit scores

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Caltech Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Caltech Employees Federal Credit Union 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	Yes
<b>For joint marketing with other financial companies.</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences.	Not applicable	Not applicable
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness.	Not applicable	Not applicable
<b>For our affiliates to market to you.</b>	Not applicable	Not applicable
<b>For non-affiliates to market to you.</b>	No	We don't share

## Questions

Call 800/592-3328 or go to [www.cefcu.org](http://www.cefcu.org)

Continued on back

## Who we are

Caltech Employees Federal Credit Union (CEFCU)

## What we do

<p><b>How does Caltech Employees Federal Credit Union protect my personal information?</b></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.</p> <p>We restrict access to your personal information to those employees who need to know that information to provide products or services to you.</p>
<p><b>How does Caltech Employees Federal Credit Union collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Apply for an account or loan</li> <li>■ Submit a form or request a transaction</li> <li>■ Submit a request for a service</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, consumer reporting agencies, and other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purpose — information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for non-affiliates to market to you</li> </ul> <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><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ CEFCU does not have affiliates</li> </ul>
<p><b>Non-Affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Companies for services such as data processing, check printing, insurance companies, and direct marketing companies</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>■ CEFCU doesn't jointly market</li> </ul>

## Other important information

CEFCU only shares information for business or professional services, as permissible under California law.

### Caltech Employees Federal Credit Union

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