

FACTS

WHAT DOES CERTIFIED FEDERAL CREDIT UNION ("FINANCIAL INSTITUTION") 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 credit card or other debt
- Account transactions and payment history
- Credit history and transaction history

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 members' 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 the Financial Institution chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Financial Institution 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

- Call **323.859.2250** - our menu will prompt you through your choice(s) or
- Visit us online: www.certifiedfed.com/privacyoptout/

Please note: If you are a new member, we can begin sharing your information **30** days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions

Call **323.859.2250** or go to www.certifiedfed.com

What we do

<p>How does the financial institution 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.</p>
<p>How does the financial institution collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay us by check or apply for a loan ▪ Use your credit or debit card <p>We also collect your 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 right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes <ul style="list-style-type: none"> – 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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Our Financial Institution has no affiliates
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Our Financial Institution does not share with nonaffiliates so they can market to you.
<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"> ▪ Our joint marketing partners include an insurance company.

Other Important Information

California Residents: California law may provide additional rights that allow you to opt out of certain sharing we may do with outside companies we contract with for other financial products and services. For this, we provide a separate notice entitled "Important Privacy Choices for Consumers" describing these rights.



IMPORTANT PRIVACY CHOICES

FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following right 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.

- We may share information such as your name and address.

- 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.

To exercise your choice, do one of the following:

- Complete the information below, sign and send back to us at P.O. Box 8023, El Monte, CA 91734 (you may want to make a copy for your records).
- Call us at 800.488.8328
- Log on www.certifiedfed.com/privacyoptout. Complete our online form and submit electronically to our Financial Institution.

Member/Joint Owner Name (please print)

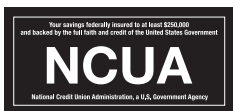
Account Number(s)

X

Member/Joint Owner Signature

Date

P.O. Box 8023
El Monte, CA 91734
323.859.2250



Federally
Insured
by NCUA

rev: 7/2019