

**PRIVACY OF MEMBER AND FORMER MEMBER INFORMATION**

Rev. January 2011

<b>FACTS</b>	<b>WHAT DOES SAN FRANCISCO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 San Francisco Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does San Francisco FCU 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	no
<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	we have no affiliates	we don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	we have no affiliates	we don’t share
<b>For non-affiliates to market to you</b>	no	we don’t share

<b>Questions?</b>	Call 415-775-5377 or visit <a href="http://www.SanFranciscoFCU.com">www.SanFranciscoFCU.com</a>
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What we do	
<b>How does San Francisco Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.
<b>How does San Francisco Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>San Francisco Federal Credit Union has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>San Francisco Federal Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>San Francisco Federal Credit Union doesn't jointly market.</i></li> </ul>

This policy is effective January, 2011 and replaces any previous privacy notice provided to you. We can change this policy by notifying you in writing. If the change will affect your ability to restrict sharing of your personal information, we will give you 30 days' advance notice. "Member" also refers to non-member joint owners of accounts and non-member obligors on loans.

**Privacy Elections:** Because of the limits we have placed on our sharing of member information, rights to "opt-out" or "opt-in" to information sharing that you may have heard about do not apply.