

marketing partnership or other agreement to promote the products or services of third parties, we do so in a way that we maintain control of member information. The joint marketing partner or other third party will receive non-public personal information about you only if you give us permission to release the information by requesting the product or service, or if you release the information directly to the joint marketing partner or other third party.

Our maintenance of the privacy and security of your information:

We restrict access to non-public personal information about you to persons who have the need to know the information to provide products and services to you or meet our reasonable business needs. Credit Union staff, management and volunteers are trained to keep member information strictly confidential.

When appropriate and necessary to protect your privacy, we require third parties to whom we release information about you to agree in writing to limit their use and disclosure of information about you to purposes that we authorize.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Our right to change this policy:

This policy has been in effect since July 1, 2004. We can change this policy by notifying you in writing. If the change will increase your ability to restrict sharing of your information, we will give you 30 days' advance notice.

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.

PRIVACY OF MEMBER AND FORMER MEMBER INFORMATION



SAN FRANCISCO
FEDERAL CREDIT UNION

Smart banking. Real value.®

770 Golden Gate Avenue, San Francisco, CA 94102

Phone: (415) 775-5377

www.SanFranciscoFCU.com

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What this policy covers:

This policy covers “non-public personal information.” This means personally identifiable information that San Francisco Federal Credit Union obtains about you in the course of providing services to you. It does not cover information that we or other entities obtain from public sources such as telephone directories or county real property records. It does not cover information that is not identified with any individual member, such as a statement that a certain number of our members have auto loans with us. In this policy, the term “member” refers to both current and former members, and also refers to non-member joint owners of accounts and non-member guarantors on loans.

Where we collect information about you:

- From your applications for our services;
- From consumer reporting agencies such as credit bureaus;
- From third parties we ask to verify information you have provided on your applications for our services, such as employers or other creditors;
- From third parties with whom we have arrangements to provide services to you, such as financial institutions whose ATMs you use, merchants who accept your Credit Union credit card, mortgage lenders or vehicle dealers;
- From cookies on our web site;
- From third parties we contract with to help us develop our field of membership and the marketing penetration of our services.

Types of information we collect and may disclose about you to third parties:

We may disclose any information we have collected about you to third parties. The types of information we collect and may disclose about you include but are not limited to your name, your address, your social security number, your date of birth, your transaction history with us, your assets and your income.

Third parties to whom we may disclose information about you for the purpose of conducting our business with you:

We may disclose information about you as required or allowed by law. Examples of general circumstances under which we may disclose information about you include but are not limited to:

- When necessary to provide services that you request;
- When necessary to conduct our business;
- When necessary to our internal and external auditors, to legal advisors, to our insurers, and to our regulatory agencies such as the National Credit Union Administration;
- If required to do so by law, such as when we receive a court order, levy, subpoena, or other validly issued legal process;
- If you give us written permission.

Specific examples of types of third parties to whom we disclose information as described above include but are not limited to:

- Credit bureaus;
- Third party vendors that assist us with providing or marketing Credit Union services to our members, such as check printers, mail houses, plastic card processors, credit life and disability insurance providers, collateral appraisers and vehicle dealers participating in our dealer loan programs (these are called service providers);
- Third parties involved in processing your Credit Union transactions, such as the Federal Reserve and other financial institutions that process your checks, ACH transactions and ATM transactions;
- Third parties whose involvement in your transactions with us is necessary to meet our business needs, such as the Department of Motor Vehicles, companies that insure collateral you pledge as security for Credit Union loans, and debt collectors.

Other information disclosure and use:

We do not share information regarding our members with any affiliates, joint marketing partners, or third parties except as explained above. If we enter into a joint

continued on back