

<b>FACTS</b>	<b>WHAT DOES FINANCIAL PARTNERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Employment Information,</li> <li>• Account Balances and Payment History,</li> <li>• Credit History and Credit Scores.</li> </ul>
<b>How?</b>	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Financial Partners Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Financial Partners 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	YES	NO
For our affiliates' everyday business purposes—information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For non-affiliates to market to you	NO	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800.950.7328—our menu will prompt you through your choice(s), <b>or</b></li> <li>• Mail the form below.</li> </ul> <p>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.</p>
<b>Questions?</b>	Call 800.950.7328 or go to <a href="http://www.fpcu.org">www.fpcu.org</a> .

## Mail-In Form

Mail to: Financial Partners Credit Union P.O. Box 7005 Downey, CA 90241-7005	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.
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Member # \_\_\_\_\_ Name \_\_\_\_\_

City, State, Zip \_\_\_\_\_

## What we do with your personal information

How does Financial Partners Credit Union protect my personal information?	We maintain physical, electronic, and procedural safeguards that comply with Federal law to guard your non-public personal information. These measures include computer safeguards and secured files and buildings.
How does Financial Partners Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or make deposits or withdrawals from your account,</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.
Why can't I limit all sharing?	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 non-affiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies: <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as CU Cooperative Systems, Inc. and Financial Services Center Cooperative, Inc.</i></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>We do not share with non-affiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies for various insurance products such as auto, home and life, and companies providing non-deposit investment products.</i></li> </ul>

## Other Important Information

California Financial Information Privacy Act	In California, under the provisions of the California Financial Information Privacy Act (also known as SB1), because Financial Partners Credit Union shares information with its joint marketing partners, we also need to provide you with the Privacy Choices form for California.
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