



FACTS WHAT DOES 1ST NORTHERN CALIFORNIA CREDIT UNION (1st Nor Cal) 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 and service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* a member of 1st Nor Cal, 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 1st Nor Cal chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does 1st Nor Cal 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 institutions:	Yes	No
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 our nonaffiliates to market to you:	No	We Don’t Share

Questions? If you have any questions or concerns, please call us at (888) 387-8632, visit us online at www.1stnorcalcu.org, or write to us at P.O. Box 509, Martinez, CA 94553.

What we do	
How does 1st Northern California Credit Union protect my personal information?	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. We restrict access to non-public personal information about you to employees who need that information to provide products and services to you.
How does 1st Northern California Credit Union collect my personal information?	We collect your personal information, for example, from the following sources: <ul style="list-style-type: none"> • Information we receive from you on applications and other forms you submit to us, such as your name, address, and Social Security number. • Information about your transactions with us, our affiliates or others such as account balances and payment history. • Information we receive from credit reporting agencies, such as your credit worthiness and credit history.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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