

FACTS	WHAT DOES CALIFORNIA COAST CREDIT UNION 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?	<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"> • Social Security number and account transactions • Account balances and payment history • Credit history and wire transfer instructions <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 California Coast Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does California Coast Credit Union 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 products and services to you	YES	YES
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 non-affiliates' to market to you -	NO	WE DON'T SHARE

Questions?	Call 1-877-495-1600 or go to www.calcoastcu.org
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Who we are	
Who is providing this notice?	California Coast Credit Union
How does California Coast 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 and secured files and buildings.
How does California Coast Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals from your account • Apply for a loan or pay us by check • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies:</p> <ul style="list-style-type: none"> • <i>California Coast Credit Union does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies:</p> <ul style="list-style-type: none"> • <i>California Coast Credit Union does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you:</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include providers of financial products and services</i>

Other important information	
For California members	California law gives you the right to opt out of certain sharing. Please see the form entitled "Important Privacy Choice For Consumers" included with this notice.

In order to offer our members more products and services specially selected for their financial needs, California Coast Credit Union may share members' personal and financial information with outside companies that we do business with. We also want you to know that you have the right to restrict this service.

Rest assured, we perform careful due diligence with all our business partners to ensure they have the same level of information security we maintain as a financial institution. If we share any member information, it is on a selective basis with trusted business partners who have a specific product or service that may benefit members. In addition, it is our policy to review and approve any specific offers sent to our members by our business partners.

Important Privacy Choice 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 choice below.**

Your Rights

You have the following rights 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.

- 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.

Name: _____

Account Number: _____

Signature

Date

To exercise your choice, please do one of the following:

- 1) Fill out, sign, and send back this form to the address below (you may want to make a copy for your records).

California Coast Credit Union
P.O. Box 502080
San Diego, CA 92150

- 2) Call our Member Services Center toll-free at (877) 495-1600.
- 3) Fill out, sign and fax back this form to us at (858) 277-4324.