

PRIVACY NOTICE

IMPORTANT INFORMATION ABOUT YOUR FINANCIAL PRIVACY

Fiscal Credit Union understands the importance of protecting the privacy of our members. As such, we are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws. This notice explains how the Credit Union collects and shares your nonpublic personal information (information that is not available publicly) and further describes your rights to limit what information we may share about you.

This privacy notice replaces any previous privacy notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.

Information We Collect and Share to Conduct Our Business. During the course of business, we collect nonpublic personal information ("information") about you from the following sources:

- Information that you provide to us in person, in writing, or through the Internet.
- Information obtained through your transactions and experiences with us.
- Information we receive from nonaffiliated third parties about their transactions and experiences with you.
- Information provided by credit reporting agencies and similar companies.

We collect this information about you to complete your transactions and to maintain your accounts and related records. In the course of conducting our business we may share any of the information we collect about you with third parties if: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a third party providing services to us, such as data processing, printing services, mailing services, and marketing services; 4) the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or 5) the disclosure is otherwise lawfully required or permitted. Furthermore, we may also disclose information about you to other nonaffiliated and affiliated third parties not described in this notice as permitted by law.

Information Shared Within the Credit Union. We restrict access to your information to those employees who need to know that information to provide products or services to you. Our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

Information Shared with Other Financial Service Providers. In addition to the foregoing, to provide you with access to a wide variety of financial products or services, we may enter into joint marketing agreements with other financial service providers and share any of the information we collect about you. Prior to sharing any information with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws. Examples of such financial service providers include insurance agents and credit card companies. However, if you do not wish for us to share any of your information under these joint marketing arrangements, you have the right to opt out of such information-sharing as explained below in the section entitled "Your Right to Opt Out."

Information Sharing in the Event of Termination of Membership. If you terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Your Right to Opt Out. The Credit Union understands that there are certain third parties with whom you do not wish for us to share your information. If you do not wish for us to share your information with those financial service providers with whom we have joint marketing agreements, you have the right to opt out at any time. If you wish to exercise your opt out rights as described above, you may opt out in one of three ways as follows:

- Fill out an opt out form and send it back to us at Fiscal Credit Union, PO Box 251029, Glendale, CA 91225-1029.
- Call us toll-free Mon., Tue., Thur., Fri. from 8:30 a.m. to 4:30 p.m., Wed. from 9:00 a.m. to 4:30 p.m. at (800) 311-3328 PST.
- E-mail us at OptOut@fiscal.org and include your full name and account or policy number(s), and type "I wish to opt out."

Your opt out will remain effective until revoked in writing. Please note that even if you opt out, we will continue to share your information to conduct our business as described above, to the extent permitted by law.



**Fiscal
Credit
Union**

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

*Fiscal Credit Union is committed to
protecting the privacy of all its members.*

**You have the right to control whether we
share some of your personal information.
Please read the following information care-
fully before you make your choices 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 of other products or services.

Your Choices

**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(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with companies with whom we have contracts to provide products and services.

Name (please print):

Account or Member Number(s):

Signature:

**To exercise your choices,
do one of the following:**

1. Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);
2. Call us toll-free Mon., Tue., Thur., Fri. from 8:30 a.m. to 4:30 p.m., Wed. from 9:00 a.m. to 4:30 p.m. at (800) 311-3328 PST.
3. E-mail us at OptOut@fiscal.org and include your full name and account or policy number(s), and type "I wish to opt out."

For questions regarding this notice,
call (800) 311-3328.



P.O. Box 251029
Glendale, CA 91225-1029
(800) 311-3328
www.fiscal.org

Important Privacy Choices for Consumers



By member choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government. Accounts are insured by ASI.