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Rev. 9/2010

Everyday Financial Solutions!

CREDIT UNION

FACTS

WHAT DOES Bay Area 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- account balances
- credit history
- income
- transaction or loss history
- overdraft history

If you terminate your membership with Bay Area Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Bay Area Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Bay Area Credit Union share? | Can you limit this sharing? |
|--|-----------------------------------|-----------------------------|
| For our everyday business purposes — such as to process your transaction, 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 | No |
| 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 nonaffiliates to market to you | No | We don't share |

Questions?

Call **800-473-1937** or go to **www.bayareacu.com**

What we do

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|--|---|
| How does Bay Area 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| How does Bay Area Credit Union collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account ▪ show your driver's license ▪ make a deposit/withdrawal from your account ▪ apply for a loan ▪ make a wire transfer <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? | 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

Definitions

| | |
|-----------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Bay Area Credit Union has no affiliates.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Bay Area Credit Union does not share with non-affiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include the Credit Union National Association (CUNA)</i> |