

FACTS

WHAT DOES ALTA VISTA 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 and income information
- Account balances and payment history
- Transaction history and checking account information

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 Alta Vista Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alta Vista Credit Union	Can you limit this
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	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 909.809.3838 or go to www.AltaVistaCU.org

Who we are

Who is providing this notice?

Alta Vista Credit Union
1425 W. Lugonia Avenue, Redlands, CA 92374

What we do

How does **Alta Vista 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 and limit access to this information.

How does Alta Vista Credit Union collect my personal information?

We collect your personal information, for example, when you

- **Open an account** or **deposit money**
- **Pay your bills** or **apply for a loan**
- **Use your debit or credit card**

We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all my sharing?

Federal law gives you the right to limit only

- 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. **See below for more on your rights under state law.**

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Alta Vista Credit Union does not have any affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Alta Vista Credit Union does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include CUNA Mutual Insurance and other investment and insurance companies.

Other important information

California state law gives you additional rights to limit information sharing with our joint marketing partners even if such sharing is otherwise permitted under federal law. Please refer to our State Privacy Policy form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.

If you have previously opted out and would like to keep the same preference, you do not need to opt out again.