

**FACTS**

**WHAT DOES ALTA VISTA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information We collect and share depend on the product or service You have with Us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> <li>• Location data</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' 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 the Credit Union share?	Can You limit this sharing?
<b>For Our everyday business purposes</b> - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For Our marketing purposes</b> - to offer Our products and services to You	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>YES</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your transactions and experiences	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For non-affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

<b>To limit Our sharing</b>	<ul style="list-style-type: none"> <li>• Call 888.382.7999 – Our menu will prompt You through Your choices or</li> <li>• Mail the form below</li> </ul> <p>Please note:</p> <p>If You are a new member, We can begin sharing Your information 30 days from the date We sent this notice. When You are <i>no longer</i> Our member, We continue to share Your information as described in this notice.</p> <p>However, You can contact Us at any time to limit Our sharing.</p>
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<b>Questions?</b>	Call 909.809.3838
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Mail-in Form	
Mark the information You want to limit:	
<input type="checkbox"/> Do not share my personal information with non-affiliated financial companies that together, with the Credit Union, market financial products or services to me.	
<b>Name</b> <b>Address</b> <b>City, State ZIP</b> <b>Account Number(s)</b> <b>Phone Numbers</b>	<b>Mail to:</b> Alta Vista Credit Union 1425 W. Lugonia Avenue Redlands, CA 92374

**What We do**

<p><b>How does Alta Vista Credit Union protect my personal information?</b></p>	<p>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.</p>
<p><b>How does Alta Vista Credit Union collect my personal information?</b></p>	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay Your bills or apply for a loan</li> <li>• use Your credit or debit card</li> </ul> <p>We also collect Your personal information from others, such as credit bureaus, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about Your creditworthiness</li> <li>• affiliates from using Your information to market to You</li> <li>• sharing for non-affiliates to market to You</li> </ul> <p>State laws and individual companies may give You additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on Your account.</p>
<p><b>Location information</b></p>	<p>We may collect different types of information about your location, including general information, such as the city, state, and/or zip code associated with your IP Address, and, if you agree, more specific location information is provided through the GPS functionality on mobile devices used to access the Service. We may use such location information to customize the Service, including notifications when you are near a participating provider of the Service. In order to do this, your location information may be passed along to our third-party providers. You may be able to disallow our use of certain location data through your device or browser settings, for example, by disabling "Location" services for the Alta Vista Credit Union app.</p>

**Definitions**

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Alta Vista Credit Union has no affiliates.</i></li> </ul>
<p><b>Non-Affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Alta Vista Credit Union does not share with non-affiliates so they can market to You.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<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"> <li>• <i>Our joint marketing partners include securities broker-dealers and insurance companies.</i></li> </ul>