

Facts

WHAT DOES FONTANA FEDERAL 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 and income
- Account balances and payment history
- Account transactions

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 Fontana Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fontana Federal 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 our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – Information about your transactions and	No	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

Questions?

Call (909) 822-4488

What we do	
How does Fontana Federal 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 Fontana Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your ATM or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold with someone else?	Your choices will apply to everyone on your account- unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Fontana FCU does not share information with any affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Non-affiliates Fontana FCU shares with can include insurance companies, service providers, data processors, and co-branded partners
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Fontana FCU's joint marketing partners include companies such as insurance companies and service providers



Leave Blank OR If you have a Joint account, Your choice(s) Will apply to everyone on your Account unless you mark below. <input type="checkbox"/> Apply my Choices only to me	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. 	
	Name	
	Address	
	City, State, Zip	
		Mail to: Fontana FCU 17235 Arrow Blvd Fontana, CA 92335

Fontana Federal Credit Union

17235 Arrow Blvd.

Fontana, CA 92335

Phone: (909) 822-4488

fontanafcu@fontanafcu.org

PLEASE READ

Important Privacy Choices for Consumers

If you have previously mailed in this privacy notice, there is no need to take action.

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 right to restrict the sharing of personal and financial information with our outside companies with which we do business. 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 With Which We Do Business 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 which we have contracts to provide products and services.

To exercise your choice, do the following:

(1) Fill out, sign and send back this form to us using the envelope provided. Affix a stamp on the outside where indicated and mail (you may want to make a copy for your records).

OR (2) Reply electronically by emailing us at: fontanafcu@fontanafcu.org (please write in the subject line: SB1 Opt-Out. Include your name and member number(s) in the body of the email).

(Please fill out below)

NAME (PRINT)

MEMBER NUMBER(S)

DATE

X

SIGNATURE