

FACTS

WHAT DOES USC 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 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
- Account balance and payment history
- Credit history and credit score

When you are no longer our member, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does USC 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	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We Do Not Share

To limit our sharing

- Call 877-670-5860
- Visit us online: www.usccreditunion.org and send a secure email to opt-out on our affiliates and/or non-affiliates via Home Banking
- Mail the form below

Please note:
If you are a new member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 877-670-5860 or go to www.usccreditunion.org



Mail-in Form	Mark any/all you want to limit:		Mail to: USC Credit Union Attn: PRIVACY P.O. Box 512718 Los Angeles, CA 90051
	<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 (3 rd party) to market their products and services to me.		
	Name		
	Address		
City, State, Zip			
Account #			

Who we are	
Who is providing this notice?	USC CREDIT UNION

What we do	
How does USC 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 USC 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 apply for a loan ▪ Deposit money or use your credit or debit card ▪ Pay your bills We also collect information from others such as credit bureaus 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 purposes – information about your creditworthiness ▪ Affiliates from using your information to market you ▪ Sharing for non-affiliates 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. <ul style="list-style-type: none"> ▪ USC Credit Union does share with affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ USC Credit Union does share with non-affiliates for joint marketing only. They will NOT market to you on their own.
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"> ▪ USC Credit Union does jointly market.

Other Important Information	
<p>California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes, or to offer our products and services to you, unless you have given us permission.</p> <p>California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.</p> <p>USC Credit Union does not share information with affiliates or non-affiliates for other than our everyday business purposes of to offer our products and services to you.</p>	

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and 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 other products or services.

Your Choices Restrict Information Sharing With Companies We Own or Control

(Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

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 affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account Number: _____ [to be filled in by consumer]

Signature: _____

To exercise your choices do [one of] the following:

- (1) Fill out, sign and send back this form (you may want to make a copy for your records);
- (2) Call this toll-free number 877-670-5860 or (213) 821-7100;
- (3) Visit us online: www.usccreditunion.org and send a secure email to opt-out on our affiliates and/or non-affiliates via Home Banking.