

FACTS

WHAT DOES SMW 104 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: <ul style="list-style-type: none"> • Social Security number and Account transactions • credit history and credit card or other debt • credit history and credit scores
How?	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 SMW 104 Federal 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?
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	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 non-affiliates to market to You	YES	YES

To limit Our sharing	<ul style="list-style-type: none"> • Call toll-free at (800) 464-5987 - Our menu will prompt You through Your choice(s) or • Visit Us online www.smw104fcu.org or • Mail the form below <p>Please note:</p> <p>If You are a <i>new</i> 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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Questions?	Contact Us by telephone at (800) 464-5987, or go to www.smw104fcu.org
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Mail-in Form		
<p>If You have a joint Account, Your choices will apply to everyone on Your Accounts unless You mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark that which You want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p>	
	<p>Name</p> <p>Address</p> <p>City, State ZIP</p> <p>Account Number(s)</p>	<p>Mail to:</p> <p>SMW 104 Federal Credit Union 3156 Constitution Drive Livermore, CA 94551</p>

What We do

<p>How does SMW 104 Federal Credit Union protect my personal information?</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>How does SMW 104 Federal Credit Union collect my personal information?</p>	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • open an Account or apply for financing • use Your credit or debit card or show Us Your driver's license • make deposits or withdrawals from Your Account <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives You the right to limit only</p> <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 <p>State laws and individual companies may give You additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>SMW 104 Federal Credit Union has no affiliates.</i>
<p>Non-Affiliates</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"> • <i>Non-affiliates can include mortgage companies, insurance companies, and direct marketing companies.</i>
<p>Joint Marketing</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"> • <i>Our joint marketing partners include insurance companies.</i>