

**FACTS** **WHAT DOES DOWNEY 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 Number and Account Balance(s)
- Payment History and Credit History
- Transaction History and Loss History

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

**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 Downey FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does DFCU 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	Yes	No
<b>For our marketing purposes—</b> to offer DFCU products and services to you	Yes	No
<b>For joint marketing with other nonaffiliated financial companies—</b>	Yes	Yes
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you—</b>	No	We don’t share

**Questions?** Call 562.862.8141, option 3, or go to [www.downeyfcu.org](http://www.downeyfcu.org)

**Other Important Information**

If you are a California resident, California state law give you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, DFCU allows you to limit our sharing your personal information under a joint marketing agreement with joint marketing partners.

If you’re a California resident, we have provided you with the form below entitled *“Important Privacy Choices for Consumers”* which includes details on how you can limit our information sharing under California law.

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**PLEASE READ**  
**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 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 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.

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What we do	
<b>How does DFCU protect my personal information?</b>	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 physical, electronic and procedural safeguards.
<b>How does DFCU collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Use your debit or credit card</li> <li>• Make deposits or withdraws from your account</li> </ul> We also collect your personal information from other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Downey Federal Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include insurance companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies.</i></li> </ul>

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To exercise your choice, do one of the following:

(1) Fill out, sign and send back this form to us. (You may want to make a copy for your records).

**OR** (2) Call us at 562.862.8141, option 3, to speak to a Member Service Representative.

**OR** (3) Reply electronically by contacting us through the following Internet option: [www.downeyfcu.org](http://www.downeyfcu.org).

(Please fill out below)

<b>Name</b> (Print)		
<b>Member Number(s)</b>		<b>Date</b>
<b>Signature</b>		