# FACTS

**What does Santa Clara County Federal Credit Union and its Affiliate Credit Union Service Organization (CUSO), SCC Financial & Insurance Services, Inc., 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 date of the birth
- Account balances and payment/transaction history
- Credit history and credit scores
- Assets and Income

## 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 Santa Clara County Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc., chooses to share; and whether you can limit this sharing.

### Reasons we can share your personal information

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Santa Clara County Federal Credit Union and its Affiliate CUSO, SCC Financial &amp; Insurance Services, Inc., share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For your 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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes - to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes - information about your transactions and experiences</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes - information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### To limit our sharing

- Call 1-408-282-0700 or 1-800-282-6212, or
- Mail the form below, or
- Bring it to any Santa Clara County Federal Credit Union branch

**Please Note:**

If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in the notice. If you have a joint account or joint credit with us, we will treat an opt-out by one of you as an opt-out by all of you. **However, you can contact us at any time to limit our sharing.**

### Questions?

Call 1-408-282-0700 or 1-800-282-6212 or visit [www.sccfcu.org](http://www.sccfcu.org)

## Mail-In Opt-Out Form

Mark any/all you want to limit:
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name ____________________________________________
Address ____________________________________________
City __________________ State _______ Zip Code __________
Account Number ________________________________

Mail to:
Santa Clara County FCU
1641 N. First St., Ste. 245
San Jose, CA 95112

Please send in a secure envelope to protect your privacy.
Who We Are

Who is providing this notice? Santa Clara County Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc.

What we do

How does Santa Clara County Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc., 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 Santa Clara County Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc., collect my personal information? We collect your personal information, for example, when you:
- Open an account
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account
- Give us your income information
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:
- Sharing for affiliates’ everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates 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.

What happens when I limit sharing for an account I hold jointly with someone else? Your choice will apply to everyone on your account.

Definitions

Affiliates
Companies related by common ownership or control. They can be financial and nonfinancial companies.
- Our affiliates include financial companies such as Santa Clara County Federal Credit Union and its Credit Union Service Organization, SCC Financial & Insurance Services, Inc.

Nonaffiliates
Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- Nonaffiliates we share with can include insurance companies.

Joint marketing
A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- Our joint marketing partners may include a financial planner, an investment advisor, and companies that sell various types of insurance.

Other Important Information
California residents have the right to limit sharing personal information with other financial institutions to jointly market, and we extend this right to all our members.