

| FACTS | WHAT DOES CHAFFEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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 Income ➤ Account Balances and Payment History ➤ Credit Scores and Credit History |
| 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 Chaffey Federal Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Chaffey 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 | YES | YES |
| For our affiliates' everyday business purposes – information about your transactions and experiences | YES | NO |
| 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 nonaffiliates to market to you | NO | WE DO NOT SHARE |
| Questions? | Call (909) 986-4552 or (626) 968-9329 or go to www.chaffey.com or write us at chaffeymail@chaffey.com or at PO Box 700, Upland, CA 91785 | |

| Who we are | |
|-------------------------------|------------------------------|
| Who is providing this notice? | Chaffey Federal Credit Union |

| What we do? | |
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| How does Chaffey 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 Chaffey Federal Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ➤ Open an account or deposit money ➤ Pay your bills or apply for a loan ➤ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p> |
| Why can't I limit all sharing? | <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions | |
|-----------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ➤ Chaffey Federal Credit Union does not have any affiliates. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ➤ Chaffey Federal Credit Union does not share with nonaffiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ➤ Chaffey Federal Credit Union Joint partners include other financial services, investment and insurance companies. |

| Mail-in Form | |
|---|--|
| <p>Leave Blank</p> <p>OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p> | <p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> |
| | Name |
| | Address |
| | City, State, Zip |
| | Account # |

Mail To: Chaffey Federal Credit Union
 PO Box 700
 Upland, CA 91785