

Facts	WHAT DOES SAFEAMERICA 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 income • Account balances and payment history • Credit history and credit scores
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 SafeAmerica chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does SafeAmerica 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	No, we have no affiliates	We do not share
For our affiliates everyday business purposes —information about your creditworthiness	No, we have no affiliates	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free (800) 972-0999 • Visit us online: www.safeamerica.com • Mail the form below <p>Please note: 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 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.</p>
Questions	Call (800) 972-0999 or go to www.safeamerica.com .

Who we are	
Who is providing this notice?	SafeAmerica Credit Union, 6001 Gibraltar Drive, Pleasanton, CA 94588

Please return this portion to the credit union

What we do	
How does SafeAmerica 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, secure files and buildings, and staff training.
How does SafeAmerica collect my personal information?	We collect your personal information, for example, when you <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. We also collect your personal 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 business purposes— information about your creditworthiness • Affiliates from using your information to market to 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 information on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies <ul style="list-style-type: none"> • SafeAmerica has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • SafeAmerica shares information with non-affiliates other than joint marketing partners only for everyday business purposes.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include Insurance companies.

Other Important Information
 California law allows its residents the right to opt out of information sharing with joint marketing partners. We extend this right to all our members. You may opt out by one of the methods described below under "Important Privacy Choices for Consumers".

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 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 and services.

Your Choices	Time Sensitive Reply
<p>Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services.</p> <p>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.</p> <p><input type="checkbox"/> NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.</p>	<p>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 other companies with who we have contracts to provide financial products and services.</p> <p>Name: _____</p> <p>Member Account Number(s): _____</p> <p>Address: _____</p> <p>City, State, Zip Code: _____</p> <p>Signature: _____</p>

To exercise your choice, do one of the following: (1) Fill out, sign and return this form (you may want to make a copy for your records); (2) call this toll-free number (800) 972-0999.