**WHAT DOES SAN FRANCISCO FIRE 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 balances
- Income and payment history
- Transaction history 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 members’ personal information; the reasons SF Fire Credit Union chooses to share, and whether you can limit this sharing.

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**Reasons we can share your personal information**

- **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.
- **For joint marketing with other financial companies** — information about your transactions and experiences.
- **For our affiliates’ everyday business purposes** — information about your creditworthiness.
- **For non-affiliates to market to you** — information about your financial affairs.

**Does SF Fire Credit Union Share?**

- **YES**
- **NO**
- **WE DON’T SHARE**

**Can you limit this sharing?**

- **YES**
- **NO**

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**Questions?**
Call 1 (888) 499-4FIRE(3473) and press 0 to speak to one of our representatives, or go to www.sffirecu.org and go to the About Us section then navigate to the Protecting Your Privacy page.

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**Other important information**

Children’s Online Privacy Protection Act — the law requires parental consent to collect or use information from a child under 13 years of age. SF Fire Credit Union does not collect information from children under 13 years of age.

**Definition**

- **Affiliates** — Companies related by common ownership or control. They can be financial and nonfinancial companies. SF Fire Credit Union has no affiliates.
- **Non-affiliates** — Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- **Joint marketing** — A formal agreement between nonfinancial financial companies that together market financial products or services to you. Our joint marketing partners include financial services and insurance companies.

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**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 affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, or permitted by law, or to give you the best service on your accounts. This includes sending you information about some other products or services.

**YOUR CHOICES**
Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "YES," we will not share personal financial information about you with outside companies we contract with to provide financial products and services to you.

**TIME SENSITIVE REPLY**
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 our other companies with whom we have contracts to provide products and services.

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**Signature**

To exercise your choices do one of the following:
- Complete the form and mail to 3201 California Street, San Francisco, CA 94118, or fax to: (415) 674-6491.
- Call us toll-free at 1 (888) 499-4FIRE(3473) and ask us to not share your personal and financial information with outside companies.

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