

# PRIVACY NOTICE TO MEMBERS

If you have responded to us in the past, your previous selection still applies. We are required to send this notice annually.



<b>FACTS</b>	WHAT DOES SAN FRANCISCO FIRE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	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.
<b>WHAT?</b>	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"> <li>• Social Security number and account balances</li> <li>• Income and payment history</li> <li>• Transaction history and credit history</li> </ul>
<b>HOW?</b>	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 SF Fire Credit Union chooses to share; and whether you can limit this sharing.
<b>Reasons we can share your personal information</b>	<b>Does SF Fire Credit Union Share?</b> <b>Can you limit this sharing?</b>
<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	<b>YES</b> <b>NO</b>
<b>For our marketing purposes</b> —to offer our products and services to you	<b>YES</b> <b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b> <b>YES*</b>
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	<b>NO</b> <b>WE DON'T SHARE</b>
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	<b>NO</b> <b>WE DON'T SHARE</b>
<b>For non-affiliates to market to you</b>	<b>NO</b> <b>WE DON'T SHARE</b>
<b>TO LIMIT OUR SHARING</b>	*California state law provides additional protections regarding the sharing of members' personal information. See Important Privacy Choices for Consumers form as part of this notice. <ul style="list-style-type: none"> <li>• Complete the form and fax to: (415) 674-4691, or</li> <li>• Call us toll-free at 1(888) 499-FIRE(3473) and ask us to not share your personal and financial information with outside companies</li> </ul> Please note: If you are a new member, we can begin sharing your information 45 days from the date you joined. 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.
<b>Questions?</b>	Call 1(888) 499-FIRE(3473) and press 0 to speak to one of our representatives, or go to <a href="http://www.sffirecu.org">www.sffirecu.org</a> and go to the About Us section then navigate to the Privacy Notice page.

<b>What we do</b>	
<b>How does SF Fire Credit Union 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.
<b>How does SF Fire Credit Union 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>• Pay your bills or use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus or 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 non-affiliates to market to you</li> </ul> State laws may give you additional rights to limit sharing. See below for more rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account - unless you tell us otherwise.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <b>SF Fire Credit Union has no affiliates.</b>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <b>SF Fire Credit Union does not share with non-affiliates.</b>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <b>Our joint marketing partners include financial services and insurance companies.</b>

<b>Other important information</b>	
<b>For California Members</b> - California law gives you the right to opt out of certain sharing. Please see the form entitled "Important Privacy Choice for Consumers" included with this notice.	
<b>Children's Online Privacy Protection Act Rule</b> - the law requires parental consent to collect or use information from a child under 13 years of age. If you are a child under 18 years of age, please show this to your parent(s), and do not use the online services of this institution without disclosure to parent(s) and verifiable parental consent pursuant to the Children's Online Privacy Protection Act.	
<b>Cookies</b> - "cookies" are pieces of data assigned by our web server and stored on your computer's hard drive for later retrieval. This helps us recognize you the next time you visit our site. We will not use cookies to record information that will enable anyone to contact you via telephone, email or regular mail. You may block the placement of cookies by adjusting the security settings on your web browser.	

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<b>IMPORTANT PRIVACY CHOICES FOR CONSUMERS</b>	
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.	
<b>YOUR RIGHTS</b>	
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, as permitted by law, or to give you the best service on your accounts. This includes sending you information about some other products or services.	
<b>YOUR CHOICES</b>	
<b>Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:</b> 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.	
<input type="checkbox"/> NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.	
<b>TIME SENSITIVE REPLY</b>	
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 whom we have contracts to provide products and services.	
<b>Member Number(s)</b> _____	<b>Name</b> _____
To exercise your choices do one of the following: <b>Signature</b> _____	
<ul style="list-style-type: none"> <li>• Complete the form and mail to 3201 California Street, San Francisco, CA 94118, or fax to: (415) 674-4691.</li> <li>• Call us toll-free at 1(888) 499-FIRE(3473) and ask us to not share your personal and financial information with outside companies.</li> </ul>	