

## PRIVACY OF MEMBER AND FORMER MEMBER INFORMATION FOR PATELCO CREDIT UNION AND ITS AFFILIATE CREDIT UNION SERVICE ORGANIZATIONS

If you have already opted out with us, you do not have to do so again. If you wish to opt out, please first read this Notice, that describes our privacy practices, and use the opt out form at the end of it.

This policy and notice is effective March 1, 2011 and replaces any previous privacy notice provided to you. We can change this policy by notifying you in writing. If the change will affect your ability to restrict sharing of your personal information, we will give you 30 days' advance notice. When you are no lon-

ger our member, we continue to share your information as described in this notice. "Member" also refers to non-member joint owners of accounts and non-member obligors on loans.

California members: A separate notice and election form required by California law regarding your privacy choices follows the federal notice. If we receive inconsistent instructions from you on the California election form and this form, we will follow the instructions most protective of your privacy.

### FEDERAL PRIVACY NOTICE FORM

rev. 3/1/2011

<b>FACTS</b>	WHAT DOES PATELCO CREDIT UNION AND ITS AFFILIATED CREDIT UNION SERVICE ORGANIZATIONS 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 income</li> <li>• account balances and transaction/payment history</li> <li>• credit history and credit scores</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 Patelco Credit Union and its affiliated CUSOs chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Patelco Credit Union and its affiliated CUSOs share?	Can you limit this sharing?
<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	yes	no
<b>For our marketing purposes</b> —to offer our products and services to you	yes	no
<b>For joint marketing with other financial companies</b>	yes	yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	yes	no
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	yes	yes
<b>For our affiliates to market to you</b>	yes	yes
<b>For nonaffiliates to market to you</b>	no	we don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>800.358.8228</b>—our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://patelco.org/privacy">patelco.org/privacy</a></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call <b>800.358.8228</b> or go to <b><a href="http://www.patelco.org">www.patelco.org</a></b>

**FEDERAL PRIVACY NOTICE FORM** (continued)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Patelco Credit Union and its affiliated wholly-owned Credit Union Services Organizations (CUSOs): Patelcorp and Members Advantage Plus (MAP)
<b>What we do</b>	
<b>How does Patelco Credit Union and its affiliated CUSOs 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.  Credit Union staff, management and volunteers are trained to keep member information strictly confidential.
<b>How does Patelco Credit Union and its affiliated CUSOs 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 deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. [See below for more on your 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.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Our affiliates include financial companies such as Patelco Credit Union and its wholly owned Credit Union Service Organizations Patelcorp and Members Advantage Plus (MAP)</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Patelco and its affiliated CUSOs does not share with nonaffiliates so they can market to you unless they are joint marketing financial company partners</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners are financial companies and include financial planners, investment advisors and companies that sell various types of insurance</li> </ul>
<b>Other important information</b>	
California law gives its residents the right to limit sharing with joint marketing partners. We extend this right to all our members.	

**Mail-in Federal Privacy Notice Form**

Mark any/all you want to limit:

- Do not share my personal information with other financial institutions to jointly market to me.
- 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.

[ ] all accounts on which I am listed or [ ] list specific accounts below

Name		<b>Mail to:</b>  Patelco Credit Union P.O. Box 8020, Pleasanton, CA 94588-3321
Address		
City, State, Zip		
Account(s)	[ ] Account # _____ [ ] Account# _____ [ ] Account # _____ [ ] Account# _____	

**CALIFORNIA PRIVACY NOTICE FORM**

rev. 3/1/2011

The notice and opt-out form below is required by California law for our California residents. If you opt-out via the federal form above, we will honor your choices under California law as well, and you do not have to use the California form.

**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, 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 or services.

**Your Choices**

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No", we may share personal and financial information about you with our affiliated companies.

(\_\_\_) NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:** 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.

(\_\_\_) NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

**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 affiliated companies and other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account number: \_\_\_\_\_

Signature: \_\_\_\_\_

**To exercise your choice do one of the following:**

- 1) Fill out, sign and send back this form to us by using the envelope provided (you may want to make a copy for your records);
- 2) Call this toll-free number 1.800.358.8228

CA Privacy Notice (3/1/11)

## **YOUR RIGHT TO REQUEST DEBIT CARD PAID NSF COVERAGE**

We will generally not pay overdrafting Debit Card purchases you make at a store, online, or by telephone under our standard overdraft practices unless you tell us you want Debit Card Paid NSF coverage for these transactions. Please see the Overdraft section and the Debit Card Paid NSF Protection Plan section of this Handbook. To request Debit Card Paid NSF Coverage for your Debit Card purchases, please read the "What You Need to Know about Overdrafts and Overdraft Fees" Notice below and contact us as indicated in the Notice.

### **What You Need to Know About Overdrafts and Overdraft Fees**

An overdraft occurs when you do not have enough money in your account to cover a transaction but we pay it anyway. We can cover your overdrafts in two ways:

- (1) We have standard overdraft practices that come with your account.
- (2) We also offer overdraft protection plans, such as a link to a savings account or a line of credit, which may be less expensive than our standard practices. To learn more, ask us about these plans.

### **This notice explains our standard overdraft practices.**

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for

- Checks and other transactions made using your checking account and.
- ACH transfers on line, by phone, or per pre-authorized automatic ACH bill payments

We do not authorize and pay overdrafts for ATM transactions, under our on-line Bill Payment service, or when cash is requested at a branch.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below)

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### **What fees will I be charged if Patelco CU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$28 each time we pay an overdraft, although we may waive this fee if the transaction takes your account negative by \$25 or less.
- There is no limit on the amount of fees we can charge you for overdrawing your account.

### **What if I want Patelco CU to authorize and pay overdrafts on my everyday debit card transactions?**

If you want us to authorize and pay overdrafts on everyday debit card transactions, please call us at 800.358.8228, visit [patelco.org/nsf](http://patelco.org/nsf) and click the link that reads "Opt-in to Debit Card Paid NSF", or complete the form below and return it to a Patelco branch or mail it to:

Patelco Credit Union     ATTN: REG- E department  
P.O. Box 8020,  
Pleasanton, CA 94588-3321

Please detach and return the form below and retain this document for your records.

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 I want Patelco Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

I may revoke this option at any time by notifying Patelco Credit Union.

Name: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date: \_\_\_\_\_

Member Number(s): \_\_\_\_\_

Checking ID Number(s): \_\_\_\_\_

Sub-Account Number Example: Checking# \_\_\_\_\_