



S.F. Police Credit Union Privacy Policy

Your Privacy is Important to Us

The S.F. Police Credit Union recognizes the importance of keeping your personal financial information safe and secure, and believes that protecting your privacy is an integral part of the member service we provide to you. This document describes how we collect, use, and protect your non-public personal information (Member Information). For the purposes of this policy former members/non-member consumer information is handled in the same manner as Member Information.

How We Collect Member Information

As a credit union member, it is important to ensure we have accurate information to provide you with the products and services that best meet your needs, and properly service your account. We collect information about you from the following sources:

- We collect information from you on applications or forms. The type of information varies, based on the product or service you have requested, and includes information such as your name, address, social security number, and other financial information.
- We also collect and maintain information about your account transactions with us, and others.
- We may also collect information about you from credit agencies, such as your credit score, and your ability to manage your other credit accounts.
- We may also collect information from other 3rd parties which we use to verify the information that you have provided us.

Handling of Your Member Information

We are committed to protecting the security and integrity of your member information and will not disclose any of your private information, as described above, to any organization, affiliated or nonaffiliated, unless:

- We contract with another company to perform support services for us in conjunction with the service or product you have requested. These companies include, but are not limited to, specialized firms for services like check printing, executing secure transactions, or providing data processing services.
- Another company is performing marketing services on our behalf.
- It is permitted by law.
- We are complying with reporting or other legal requirements that may originate from governmental agencies, courts or other entities (in the form of subpoenas and other legal processes).
- You have provided your consent.

How We Share Member Information

We do not share member information with outside companies for the purpose of selling their non-financial products or services, unless we obtain your prior consent. It is not necessary for you to instruct us not to share information with these outside companies, because we will automatically keep your information confidential unless instructed otherwise.

However, the S.F. Police Credit Union is committed to servicing all the financial needs of its members. As a service to you, our member, we may share your information with other financial institutions that can offer valuable products and services that may interest you. When we share information with other parties for joint marketing purposes, you can expect them to treat it with the same strict standards as your credit union.

Important Privacy Choices for SFPCU Members

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 notice 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.

- **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; and/or
- **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.

To exercise your choices do [one of] the following:

1. Mail us your choice in writing with your name and member number, and indicate which of the choice(s) above you would like applied to your membership. Notice should be sent to: SFPCU, P.O. Box 22219, San Francisco, CA 94122-0219.
2. Call this toll-free number: (800) 222-1391
3. Visit any SFPCU Branch.

How We Protect Member Information

Our commitment to protect member information is documented via our policies and procedures regarding the proper physical security of our workplace and records. We maintain physical, electronic, and procedural safeguards to guard member information against unauthorized access. Our employees are required to honor our Guidelines for Personal Conduct, which includes annual Privacy and Security training to protect member confidentiality.

When credit union operations require us to share information with third parties, we limit access to our member information to those who have a specific business reason to know this information. We require independent contractors and outside companies who work with us to adhere to strict privacy standard through their contracts with us.

Privacy Online

Our system safeguards include the use of encryption to protect the confidentiality of data that you transmit to us over the Internet. We participate in VeriSign's Secure Site program and utilize the Secure Socket Layer Technology (SSL).

When you visit one of our websites, we may collect and store information about your visit on an anonymous, aggregate basis. This information may include information such as the time and length of your visit, and the pages you looked at on our site. We use this information only to measure site activity and to develop ideas for improving our sites. No confidential information is collected from you online, unless you have provided it to us.

"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, and improve the overall member website experience. We will not use cookies to record information that will enable anyone to contact you via telephone, e-mail, or regular mail. You may block the placement of cookies on your computer by adjusting the security settings on your web browser, this may however; adversely affect your use, continuity and functionality of our website.

Reducing Direct Marketing from Other Companies

To have your name taken off all pre-approved credit solicitations, you may call the credit reporting industry Prescreening Opt-Out number at 1.888.5OPTOUT (1.888.567.8688).

Identity Theft

Identity theft is a serious and growing problem. If someone has fraudulently used your identification to obtain credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed in you file.

Experian 888-397-3742

Equifax 800-525-6285

TransUnion 800-680-7289

If you have questions about this privacy policy notice please write to:

S.F. Police Credit Union
Attention: Compliance Officer
P.O. Box 22219
San Francisco, CA 94122

Or you may send an e-mail to Members_Info@SFPCU.org

Although we take all possible precautions to safeguard your information, you should never send confidential information via e-mail. The e-mails you send us are not secure.

Members always have the option of mailing or calling us to provide any information they wish to keep confidential.

The policies and practices described in this disclosure are subject to change, and replace all previous notices or statements. The most current version can be found on our website (www.sfpcu.org).

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