

## ***Fresno Fire Dept. Credit Union Privacy Notice***

Fresno Fire Department Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (559) 228-1997.

### **Information We Collect and Disclose About You**

We collect nonpublic personal information about you from the following resources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Fresno Fire Dept. Credit union, we will not share information we have collected about you, except as permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electrical, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### **What You Can Do to Help Protect Your Privacy**

Fresno Fire Dept. Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit cards which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your

account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

## **Privacy & Terms of Use**

By using this web site, you accept the Terms of Use and privacy practices as described below.

*Fresno Fire Department Credit Union recognizes* the importance of protecting the privacy of personal identifying information about you as a user of our web site. This document describes our policy regarding the treatment of information received about you during visits to our web site. The amount and type of information we receive depends on how you use our site. By using this site, you are agreeing to the terms of our Privacy Policy and agree not to hold Fresno Fire Department Credit Union liable for unknown errors in the system's programming which can cause losses. Furthermore, Fresno Fire Department Credit Union promotes the use of currently updated anti-virus software when using the Internet and is not liable for problems or damages encountered when visiting this site. Fresno Fire Department Credit Union is not liable for content or availability of linked sites. If you use secure areas of this site that require you to log in, you agree to protect your password and notify the credit union of any unauthorized use.

We recommend that you log-off from each home banking session when done and close your browser to protect your personal information. This is especially important if the computer you are using to access our Home Banking services may be used by others - such as at a library, school, or cyber cafe. For added security, you may set a "time-out" preference as short as 10 minutes by clicking on the "User Options" feature in Home Banking. Your timeout period determines the amount of time between pages that your session is valid. A lower time setting offers more security, while longer time offers more convenience.

## **Web Site Usage**

You can visit Fresno Fire Department Credit Union's web site to read service information or to use our online tools (calculators, etc.) without telling us who you are and without revealing any personal information. The only information we collect and store during normal web site usage is the name of your Internet service provider, the pages you request, and the date and time of those requests. This information is used to generate statistics and measure site activity to improve the usefulness of visits. During normal web site usage, we do not collect or store personally identifiable information. As a user of this site, you are responsible for ensuring that your use complies with all laws.

## **Collection of Personally Identifiable Information**

We consider personally identifying information to be that information a user voluntarily provides us via a secure e-mail form or information exchanged through a secure connection such as in a transaction environment. This information can include, but is not limited to your name, address, phone number, account numbers, personal identification numbers, and account information.

We do not collect personal identifying information about a user except for information that is voluntarily provided to us so that we can serve the user's requests for information or services.

Using the strictest standards of security and confidentiality, we will safeguard any information you share with us. Our policy is not to share this information with third parties unless it is necessary for either advising or providing our members with products and services, and to administer our business. Information is never provided to any other company for that company's independent use. In the event it is necessary to provide this information to a third party, we will require them to conform to our privacy standards and to allow us to audit them for compliance.

With consideration to the above, we will exchange information about our members only with reputable credit reporting or verification sources.

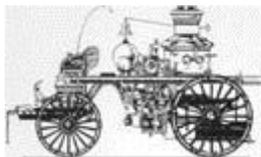
### **Electronic Mail That Is Sent to Us That Has Personal Information**

We will use your e-mail address to contact you in response to requests for information or services you have indicated are of interest to you. We will also use your e-mail address to send you important information about Fresno Fire Department Credit Union services. Personal identifying information sent to us via our secured e-mail forms will be collected and stored in a manner appropriate to the nature of the data and used to fulfill your request for additional information or services. Users should understand that any personal information that is voluntarily sent via an unsecured e-mail to Fresno Fire Department Credit Union (such as a message reply) may be collected and used by others and that there is nothing Fresno Fire Department Credit Union can do about that.

### **Use of Web Site by Minors**

Fresno Fire Department Credit Union encourages all minors to seek permission from their parent or guardian before providing information about themselves or their family over the Internet. In the event information is sent to us by a minor, the same privacy policies will apply to that information

If you have questions concerning this notice, please do not hesitate to call us - we are here to serve you.



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[www.ffdcu.org](http://www.ffdcu.org)

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## FACTS

# WHAT DOES FRESNO FIRE DEPARTMENT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 02/16

<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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• account balances and payment history</li><li>• credit history and credit scores</li></ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<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 Fresno Fire Department Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fresno Fire Department Credit Union 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	<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>No</b>	<b>We don't share</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 our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>		

## Questions?

Call us at 559.228.1997

## Who we are

Who is providing this notice?	Fresno Fire Department Credit Union
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## What we do

How does Fresno Fire Department Credit Union 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 and secured files and buildings.
How does Fresno Fire Department Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <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> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>Fresno Fire Department Credit Union has no affiliates</i></li></ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>Fresno Fire Department Credit Union does not share with nonaffiliates so they can market to you</i></li></ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Fresno Fire Department Credit Union does not jointly market</i></li></ul>

## Other important information

**CA Residents:** We will not share your information with companies outside of Fresno Fire Department Credit Union, except for our everyday business purposes, for marketing our products and services to you or with your consent