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## PRIVACY NOTICE

10-1-05

It is the policy of Camino Federal Credit Union to recognize and respect each member's privacy and their expectation of privacy regarding their financial information with this credit union. We understand consumer's concern on how their information is collected, used and distributed. This policy is to address those concerns and solicit their continuing trust and confidence in us. This policy is also complying with the Gramm-Leach-Bliley Act (Act) as required by all federally insured credit unions.

One of the main concerns is the use of non-public personal information once it has been collected and the original transaction completed. Our credit union uses the information only to the extent necessary to carry out our daily business activities and to provide services and other opportunities to our members. We do not have any affiliates. We acquire and keep only that information that we have a reasonable use for or may support current or planned activities. We collect non-public personal information about you from the following sources:

- a. Information we receive from you on applications, e-mails, and other forms and documents such as your name, address, e-mail address, birth date, income, social security number;
- b. Information about your transactions with us such as your credit card usage, your payment history or parties to the transaction;
- c. Information we receive from a consumer reporting agency such as your creditworthiness and credit history.
- d. 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) such as your payment history, information concerning your transactions and income;
- e. Information obtained from consumer purchasing and census data providers, marketing researchers and public records such as demographic information;
- f. Information obtained from our sponsoring company about potential members such as your name, address, and social security number.

We may share some or all of the information described above with non-affiliated third parties under the following conditions:

- a. As necessary to help complete a transaction. This would include sharing information with companies that assist us in administering and bringing you our products and services such as check and statement printing companies and data processing companies. The information shared typically includes information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize or protect the security of our financial records.

- b. To companies that perform marketing or other services on our behalf. We have agreements with these companies that prohibit them from disclosing or using the information other than for providing these services.
- c. To consumer and credit reporting companies;
- d. To non-affiliated third parties as permitted or required by law;
- e. To non-affiliated third parties at the member's consent or request.

Also, we may enter into agreements with other businesses to provide support or services to us or for one or more of our products, such as mailing houses that assist us in delivering your statements and other promotional materials. Under certain circumstances we may also enter into joint marketing agreements with other financial service providers, such as mortgage bankers, securities broker-dealers, and insurance companies and agents. Before entering into relationships with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws.

We may also disclose non-public personal information about you to other non-affiliated third parties not described above as permitted by law.

Because of the limited way we share information with non-affiliated third parties, we are not required to provide you with the opportunity to opt-out from the disclosure of information to non-affiliated third parties.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Keeping your information accurate and up-to-date is very important. If you ever find out that your information is incomplete, inaccurate, or not current, please call or write us at the telephone number shown on your statement. We will correct your information and maintain it in a complete and accurate manner. Personal information will not be improperly altered or destroyed. Security standards and procedures are in place to both maintain the records and prevent unauthorized disclosure of information. CFCU employees will only have access to member information as "need-to-know" basis. We do not disclose any nonpublic information about you to anyone, except as permitted by law. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Our credit union trains and educates our employees on the importance of maintaining member privacy and trust and does periodic monitoring and training to ensure their compliance.

The credit union recognizes its responsibility to provide an initial and annual notice of its privacy policies and practices to each of its members.

We reserve the right to revise our policy as our business needs change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.