

**FACTS****WHAT DOES USC Credit Union DO WITH YOUR PERSONAL INFORMATION?****Why?**

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 information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- Account balance and payment history
- Credit history and credit score

When you are no longer our member, we continue to share your information as described in this notice.

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies share their member's personal information; the reasons USC Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USC 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	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	No	We Do Not Share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Do Not Share
<b>For our affiliates to market to you</b>	No	We Do Not Share
<b>For non-affiliates to market to you</b>	No	We Do Not Share

**To limit our sharing**

Log in to online banking and opt-out of information sharing  
OR  
Call 877-670-5860

**Please note:** If you are a new member, we can begin sharing your information [30] days from the date we sent this notice. 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.

**Questions?**

Call 877-670-5860 or go to [www.usccreditunion.org](http://www.usccreditunion.org).

Who we are	
Who is providing this notice?	USC CREDIT UNION

What we do	
How does USC 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 USC 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 apply for a loan</li> <li>▪ Deposit money or use your credit or debit card</li> <li>▪ Pay your bills</li> </ul> <p>We also collect information from others, such as credit bureaus 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 purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ USC Credit Union does not share with affiliates</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ USC Credit Union does share with non-affiliates for <b>joint</b> marketing only. They will NOT market to you on their own.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ USC Credit Union does jointly market.</li> </ul>

Other Important Information
<p>California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes, or to offer our products and services to you unless you have given us permission.</p> <p>California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.</p> <p>USC Credit Union does not share information with affiliates or non-affiliates for other than our everyday business purposes or to offer our products and services to you.</p>