

FACTS

WHAT DOES Camino Federal 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 your personal 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores
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 can share their members' personal information; the reasons Camino Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Camino Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and service to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences ■ We do not have affiliates	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness ■ We do not have affiliates	No	We don't share
For our affiliates to market to you ■ We do not have affiliates	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call (800) 835-3400 and speak with a Phone Center Representative ■ Visit us online: www.caminofcu.org or ■ Mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> 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.</p>
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Questions?	Call (800) 835-3400 or go to www.caminofcu.org
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----- (DETACH AND MAIL) -----

Important Privacy Choices For Consumers

Please read the following information carefully before you make your choices below. You have the right to control whether we share some of your personal information.

YOUR RIGHTS

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 Other Companies We Do Business With To Provide Financial Products And Services:

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me

Unless you say "No," we may share personal and financial information about you with non-affiliates and outside companies we contract with to provide financial products and services to you.

No, please do not share personal and financial information with non-affiliates you contract with to provide financial products and services.

No, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TO EXERCISE YOUR CHOICE, DO (ONE OF) THE FOLLOWING:

1. Complete and return this form to Camino Privacy Operations, P.O. Box 849, Montebello, CA 90640 (*You may want to make a copy for your records*)

2. Call this toll-free-number **(800) 835-3400**

Before you decide whether to respond, please read the following information carefully.

You are not required to reply. For those who decide not to respond, we will enact the default option, in which case we may share some of your information with other companies with whom we have contracts in order to provide products and services. Those who decide to reply, can do so at any time using one of the methods noted above. Any choices made will remain in effect unless or until we are told otherwise. For those who decide to make a choice using this form, please provide the following:

Name: _____

Last 4 digits of Account Number(s): _____

Address: _____

Signature: _____

Who we are

Who is providing this notice?

Camino Federal Credit Union

What we do

How does Camino Federal 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 Camino Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, nonaffiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Camino Federal Credit Union has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with include, insurance and other financial services companies

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance and other financial services companies.

Other important information

California law limits an institution from sharing information for joint marketing unless we have provided you with an opportunity to opt out of this sharing.

If you are a *new* member, we can begin sharing your information 30 days from the date we provided this notice. When you *no longer* are a member, we continue to share your information as described in this notice.