

PRIVACY STATEMENT



Central Coast Federal Credit Union is committed to protecting the privacy of all our members. We value the trust you place in us, and we pledge to keep your personal information and financial records safe, secure, and confidential in keeping with our own service standards and with state and federal laws.

We believe it is important that you understand our commitment to you. Please read further to learn how we collect and disclose your non-public personal information and how you can limit what information we share about you. "Non-public personal information" means any personally-identifiable financial information about you that is not available to the general public, such as your Social Security Number or account numbers.

We may place "cookies" on a computer or other device type to track a visitor's use of our site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. You can set your web browser to inform you when cookies are placed on your computer or to prevent them from being placed. However, if you choose to prevent cookies from being placed, some of our web banking functions may not work properly on your computer or mobile device. Unless you register with us for a service (such as our Online Banking service), the cookies do not provide us with any personally identifying information about you, such as your name, address or login information.

We may also use anonymous identifiers which are random strings of characters used for the same purpose as cookies on platforms, including certain mobile devices, where cookie technology is not available.

831-393-3480

Routing #321172374

www.centcoastfcu.com

Federally Insured by NCUA / Equal Housing Lender

PRIVACY DISCLOSURE

FACTS WHAT DOES **CENTRAL COAST 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:

- Social Security numbers and Income
- Account balances and payment history
- Credit history and credit score

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 Central Coast Federal Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CENTRAL COAST FCU 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 services to you	Yes	Yes
For joint marketing with our financial companies-	Yes	Yes
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	No
For our affiliates' everyday business purposes- Information about your creditworthiness	Yes	Yes
For our affiliates to market to you-	Yes	Yes
For our non-affiliates to market to you-	Yes	Yes

PRIVACY DISCLOSURE CONTINUED

To limit our sharing

- Call 831-393-3480
- Visit us online: www.centcoastfcu.com
- Mail the form below

Please note: If you are a new member, we can begin sharing your information 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 800-562-0312 or go to www.centcoastfcu.com

I Opt Out. I understand that this applies to me and to all joint members on my account(s).

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Name _____

Address _____

City _____ State ____ Zip _____

Account # _____

Mail to:

Central Coast Federal Credit Union
4242 Gigling Road, Seaside, CA 93955

Who is providing this notice?

Central Coast Federal Credit Union

WHAT WE DO:

How does Central Coast FCU protect my personal information?

To protect your personal information from un-authorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
Data transferred between you and our website is encrypted using a TLS (Transport Layer Security) certificate that is signed by a trusted authority and created specifically for www.centcoastfcu.com

PRIVACY DISCLOSURE CONTINUED

How does Central Coast FCU 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 Debit Card

We also collect your personal information from others such as credit bureaus 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 credit worthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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 the state law.

DEFINITIONS:

Affiliates

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

- None.

Non-affiliates

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

- Non-affiliates we share with can include insurance 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 companies.

Other important information

If you become an inactive member or close your account, we will continue to treat your personal information with the respect we afford every member, adhering to the policies and practices described in this notice.