



FACTS WHAT DOES BAY CITIES 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 number | Credit history |
| Payment history | Checking account information |
| Transaction or loss history | Wire transfer instructions |

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 Bay Cities Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Bay Cities 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 services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

Call 510-690-6100 to speak to a Member Service representative.
 Visit us online: www.baycities.org
 Mail the form below

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* a 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 510-690-6100 or go to www.baycities.org

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| Mail-in Form | |
|---|--|
| <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. | |
| Name | Mail to: Bay Cities Credit Union P.O. Box 30 Hayward, CA 94543 |
| Address | |
| City, State, ZIP | |
| Account # | |

| What We Do | |
|---|---|
| How does Bay Cities 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 Bay Cities Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Give us your contact information ● Make a wire transfer ● Show your driver's license <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"> ● 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 <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> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Bay Cities Credit Union has no affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include insurance companies and mortgage lending companies.</i> |
| 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"> ● <i>Bay Cities Credit Union doesn't jointly market.</i> |
| Other Important Information | |
| <p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Members/Customers.</p> <ul style="list-style-type: none"> ● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ● Additional information concerning our privacy policies can be found at www.baycities.org or call 510-690-6100. | |

