

Privacy Notice

FACTS	What does Santa Cruz Community Credit Union (SCCCU) do with your 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 • Payment history and transaction history • Account balances and employment information
HOW?	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons Santa Cruz Community Credit Union chooses to share information, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SCCCU SHARE?	CAN YOU LIMIT 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, not through a third party	YES	YES
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	NO	WE DON’T SHARE

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Questions? Visit scccu.org or call 831-425-7708.



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WHO WE ARE	
Who is providing this notice?	Santa Cruz Community Credit Union (SCCCU)
How does SCCCU 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 state-of-the-art computer safeguards and secured files and buildings.
How does SCCCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals • Apply for a loan • Use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus and 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 with affiliates for 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.</p>

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. SCCCU does not share personal information with nonaffiliated financial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you through a separate mailing house.

OTHER IMPORTANT INFORMATION	

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