

WHAT DOES LONG BEACH FIREMEN'S CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

FACTS

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 and income
 - Account balances and payment history
 - Credit history and credit scores
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HOW? All Credit Unions 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 members' personal information; the reason Long Beach Firemen's Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Long Beach Firemen's CU 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	No – we do not share	We do not share
For joint marketing with other financial companies	No – we do not share	We do not share
For any affiliates' everyday business purposes- information about your transactions and experiences	No – we do not share	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No – we do not share	We do not share
For nonaffiliates to market to you	No – we do not share	We do not share

What we do	
How does Long Beach Firemen’s CU 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 a secured building.
How does Long Beach Firemen's CU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money or checks • Apply for a loan or pay bills • Use your debit or credit card We also collect your personal information from others, such as credit bureaus, and new account services or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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
What happens when I limit sharing for an account I hold jointly with someone else?	One of the account holders may opt out for all joint account holders.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • LBFCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • LBFCU does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • LBFCU does not engage in joint marketing.

QUESTIONS? Call 562-597-0351 or go to our website www.lbfcu.org

Other important Information

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services.