

# FACTS

## WHAT DOES LA FINANCIAL 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 Number and income
- Account Balance and Payment History
- Credit History and Credit Score

When you are *no longer* our member, we continue to share your information as described in this notice.

### 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 share their member's personal information; the reasons LA Financial Federal Credit Union chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does LA Financial FCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies—</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you—</b>	Yes	Yes

### To limit our sharing

- Mail the form below or opt-out online at: <https://www.lafinancial.org/privacy>

Please note:

If you are a *new* member, we can begin sharing your information 45 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 800-894-1200 or go to [www.lafinancial.org](http://www.lafinancial.org)

### Mail-In Form

Mark any/all you want to limit:

- Do not share my personal information with affiliates to market their products and services to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name:

Address:

City, State, ZIP:

Account Number:

Mail in envelope provided to:

LA Financial Federal Credit Union  
 P.O. Box 6015  
 Pasadena, CA 91102

## Who we are

Who is providing this notice?

LA Financial Federal Credit Union

## What we do

How does LA Financial FCU 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 LA Financial FCU collect my personal information?

We collect your personal information, for example, when you

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

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 creditworthiness
- 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 state law.

## Definitions

### Affiliates

LA Member Choice Insurance Services, LLC.

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

- *LA Financial Federal Credit Union does share with our affiliates*

### Nonaffiliates

LA Member Choice Wealth Management, LLC.

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

- *LA Financial Federal Credit Union does share with non-affiliates so they can market to you*

### Joint Marketing

LA Member Choice Wealth Management, LLC.

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

- *LA Financial Federal Credit Union does jointly market*

## Other important information

California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes, or to offer our products and services to you, unless you have given us permission.

California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purposes, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.

LA Financial Federal Credit Union does share information with affiliates or non-affiliates for other than our everyday business purposes, or to offer our products and services to you.