

## You have the right to limit sharing of information.

We gather and keep information about you in order to understand and fulfill your financial needs with high quality products and services. All financial institutions, including Bay Federal Credit Union, need to share customers' personal information to run their everyday business.

This document provides you with specific information regarding our sharing practices. You have the right to limit information sharing in certain circumstances. Please see the inside of this important disclosure for ways you may choose to opt-out of information sharing.

## Our Privacy Pledge

Bay 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. This document explains all the ways we gather and disclose this information.

## PRIVACY NOTICE

Effective April 1, 2010

Important document  
Please keep for your records



**FACTS** **What does Bay 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
- Account balances and payment history
- Credit history and credit score

**How?** All financial companies need to share customers' 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 Bay Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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 other 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	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	NO

**To limit our sharing**

- Call 831.479.6000 or 888.4BAYFED, option 3. Our menu will prompt you through your choices or
- Visit us online: [www.bayfed.com](http://www.bayfed.com) or
- Write to us:  
3333 Clares Street  
Attn: Member Privacy Options  
Capitola, CA 95010

**Please include your name and account number.**  
If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice; however, you can contact us at any time to limit our sharing.

**Questions?** Contact us via any of the means listed above.

**Who we are**  
Who is providing this notice? Bay Federal Credit Union

**What we do**  
How does Bay Federal Credit Union protect my personal information?  
All Bay Federal Credit Union staff and volunteers are trained to protect your personal information from unauthorized access and use. We use physical, electronic and procedural safeguards that comply with federal regulations. We secure our physical premises and maintain up-to-date security features on our online systems. Any data transmitted through our web site is secured during transmission by our SSL (Secure Sockets Layer) encryption technology.

How does Bay Federal Credit Union collect my personal information?  
**Information We Collect**  
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 credit or debit card

We also collect your personal information from others such as credit bureaus, affiliates, or other companies. We gather and keep information about you in order to understand and fulfill your financial needs with high quality products and services. This information is essential to us for completing your transactions and maintaining your accounts and related records. We collect information from:

- You—in person, in writing, or through the Internet
- Your transactions and experiences with us and our affiliates
- Non-affiliated third parties, regarding their transactions and experiences with you
- Credit Reporting agencies and similar companies

How does Bay Federal Credit Union collect my personal information? *(continued)*

**Information We Disclose**  
In the course of conducting our business, we may share any of the information we collect about you with third parties if:

- You request or authorize it
- We provide the information to help complete a transaction that you initiated
- We provide the information to a third party providing services to us, such as data processing, printing, and mailing
- The disclosure is otherwise lawfully required or permitted—for example, when we share our transaction experiences with you to comply with a government agency or court order, or to report to credit reporting agencies

We share information that we collect about you with other companies who perform services for us. For example, to maintain and service your accounts or to fulfill your transaction requests, we share information with non-financial service providers such as data-processors, printing companies, and mailing companies. We only disclose enough information to enable the third party to perform the service on our behalf. We require that all third parties providing services to us sign agreements affirming that they will keep your information confidential and comply with all applicable privacy laws. In addition, we may share information about you to other third parties not described in this notice, as permitted by law.

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.

What happens when I limit sharing for an account I hold jointly with someone else?  
Your choices will apply to everyone on your account unless you tell us otherwise.

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

**Other important information**

**Information Sharing in the Event of Termination of Membership**  
If you become an inactive member or withdraw your membership, 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.

**Changes in Terms**  
This privacy pledge replaces any previous privacy notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.

**Ensuring the Accuracy of Your Information**  
If you believe that any information we have about you is inaccurate, or if the information on your periodic account and loan statements appears incorrect to you, please call Bay Federal Credit Union. If you believe that a credit bureau has inaccurate information about you, you must contact that credit bureau.

If you have any questions, concerns, or complaints about privacy, please contact a Member Service Representative at 831.479.6000 or toll free 888.4BAYFED, option 3; email us at [info@bayfed.com](mailto:info@bayfed.com); or write to:

**Bay Federal Credit Union**  
3333 Clares Street  
Capitola, CA 95010

(Keep this portion for your records)  
 (Please remove this portion and return to us)

**PLEASE LIMIT INFORMATION SHARING**

**Optional Mail-in Form**

Leave Blank OR (if you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.)

Apply my choices only to me

Mark any/all you want to limit:

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 nonaffiliates to market their products and services to me.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Account Number \_\_\_\_\_

Send us your preference by one of the following methods:

- 1 By Mail**  
Bay Federal Credit Union  
3333 Clares Street  
Capitola, CA 95010
- 2 By Phone:**  
831.479.6000 or  
Toll-free 888.4BAYFED
- 3 Online:**  
[www.bayfed.com/co/](http://www.bayfed.com/co/)