

FACTS	WHAT DOES ARROWHEAD 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Payment history and transaction history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share information as described in this notice.</p>	
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 Arrowhead Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Arrowhead Credit Union 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	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b> - see definition on reverse	Yes	Yes
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Reply electronically by visiting us online: <a href="http://www.arrowheadcu.org/privacy">www.arrowheadcu.org/privacy</a></li> <li>■ Call <b>(800) 743-7228</b> to speak with a representative</li> <li>■ Mail in the Opt-Out Notice on page 3</li> </ul> <p><b>Please note:</b></p> <p>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 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.</p>	
<b>Questions?</b>	Call <b>(800) 743-7228</b> M-F 8am-6pm and Sat 9am-2pm or go to <a href="http://www.arrowheadcu.org/privacy">www.arrowheadcu.org/privacy</a>	

What we do	
<b>How does Arrowhead Credit Union protect my personal information?</b>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to those employees for whom access is appropriate.</p>
<b>How does Arrowhead Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Pay your bills through bill payment</li> <li>■ Use your debit card or deposit money</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates everyday business purposes - information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply to everyone on your account.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Arrowhead Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Companies not owned by Arrowhead Credit Union that are contracted to provide member services. Nonaffiliates we share with can include mortgage companies and insurance providers.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include investment companies and insurance providers.</i></li> </ul>
Other Important Information	
<p>*California state law gives you additional rights to limit information sharing with our joint marketing partners even if such sharing is otherwise permitted under federal law. Please read the enclosed form entitled "Important Privacy Choice for Consumers" which includes details on how you can limit our information sharing under California law.</p> <p><b>If you have previously opted-out and would like to keep the same preference, you <u>do not</u> need to opt-out again.</b></p>	

## Mail-in Form-Federal Privacy Opt-Out Notice

Mark if you want to limit:

- Do not share my personal information for joint marketing with other financial companies.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		<b>Mail to:</b> Arrowhead Credit Union Attn: Dept. 072 PO Box 4100 Rancho Cucamonga, CA 91729
Address		
City, State, Zip		
Account Number		

Signature: \_\_\_\_\_ Date: \_\_\_\_\_