



# Safe guarding

Your Financial Privacy

## SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION PRIVACY POLICY AND NOTICE

San Diego Firefighters Credit Union is committed to providing you with a broad array of products and services to help you attain your financial goals. We are equally committed to **Protecting your Privacy.**

This Privacy Notice describes our policies and practices to protect your privacy and enable us to share information so we may provide our members with competitive financial products and services. What follows is a description of the information we collect and disclose, including the parties who receive non-public information from us as we conduct credit union business.

We collect the following types of non-public personal information about our members:

- Information we receive from you on applications, forms and other information that you provide to us in writing, electronically or verbally such as name, address, social security number, date of birth, employer, income and assets;
- Information about your transactions with us such as account balance, payment history, credit card usage, ATM/Debit card usage and information from checks and electronic transfers;
- Information we receive from consumer reporting agencies, such as credit worthiness and credit history; and
- Information obtained when verifying the information you provide on an application or other forms.

We may share all of the types of member information we obtain about you, as described in this policy, with companies that perform marketing services on our behalf or with other financial institutions with whom we have joint marketing arrangements, as permitted by law. All of these companies are obligated to keep the information we provide to them confidential and to use the information only to provide the services we have asked them to perform for us.

We will share non-public personal information with third parties under the following conditions:

- To complete business functions or services;
- With consumer reporting agencies in accordance with standard financial industry practices;
- When you authorize us to provide such information; and
- Under circumstances permitted or required by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices described in this notice.

We will safeguard any information you share with us. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. If you have any questions or concerns about our policy, please contact us at:



[www.sdffcu.org](http://www.sdffcu.org)

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