



# Privacy Choices

Facts	WHAT DOES SOUTHLAND 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 products or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Account transactions and checking account information</li> </ul>
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 Southland Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southland 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 products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	No

To limit our sharing	<ul style="list-style-type: none"> <li>• Call 800.426.1917 — our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.SouthlandCU.org">www.SouthlandCU.org</a></li> <li>• Mail form below</li> </ul> <p>Please note: 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 a member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800.426.1917 our visit <a href="http://www.SouthlandCU.org">www.SouthlandCU.org</a>
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Mail-in Form	Mark any/all you want to limit:	
	<input type="checkbox"/> For our affiliates to market to you	
	<input type="checkbox"/> For our affiliates' everyday business purposes information about your creditworthiness	
	Name	Mail to: Southland Credit Union Attn: Service Center P.O. Box 7022 Downey, CA 90240-7022
	Address	
	City, State, Zip	
Account #		

## Who we are

Who is providing this notice?

Southland Credit Union

## What we do

How does Southland Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Southland collect my personal information?

We collect your personal information, for example, when you

- Open an Account or apply for a loan
- Pay your bills or deposit money
- Use your credit or debit card

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 Other Important Information below.

What happens when I limit sharing for an account I hold jointly with someone else?

All information in the account will be limited.

## Definitions

Affiliates

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

- LPL Financial Services

Non-affiliates

Companies not related by common ownership or control. They can be financial or non-financial companies.

- Southland does not share with non-affiliated third parties so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include credit card companies, ID theft insurance companies, insurance companies, auto buying services.

## Other important information

Southland is required to send this notice to our members annually. Once you opt-out, you will remain opted out and do not need to do so again. If at any time you wish to change your opt-out status, please contact us. If you are a California resident, California state law gives you additional rights to limit information sharing, even if such sharing is otherwise permitted under federal law. With respect to California residents, Southland Credit Union allows you to limit our sharing of your personal information with affiliates and non-affiliates. If you would like to limit sharing of your personal information, please complete the opt-out form.