

FACTS

What Does AltaOne 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 and what you can do concerning the collection of your personal information under Federal Law.

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 information from your applications or other forms
- Transaction information you have with us or others
- Information from a credit-reporting agency
- Information obtained from your current or past employers, or from other financial institutions where you conduct business to verify the information from your applications or other forms.
- Your location if you use our Mobile Banking App

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 AltaOne Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AltaOne 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	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing

Write to: Attn: Account Services, AltaOne Federal Credit Union,
P.O. Box 1209, Ridgecrest, California 93556
Call: TOLL-FREE 1-800-433-9727

PLEASE NOTE: If you are a new member, we can begin sharing your information 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 TOLL-FREE 1-800-433-9727 or go to www.AltaOne.org.

Who we are	
Who is providing this notice?	AltaOne Federal Credit Union
Who we are	
How does AltaOne Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law and leading industry practices to safeguard your nonpublic personal information. These measures include computer safeguards and secured files and buildings. Our employees are trained in the importance of maintaining confidentiality and member privacy.
How does AltaOne Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • 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 institutions with whom you conduct financial transactions.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you • State laws and individual companies may give you additional rights to limit sharing. Visit: California Consumer Privacy Act (CCPA)
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>AltaOne does not share your information with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates may include companies that provide investment services and direct marketing companies. We only share basic information with these companies under a joint marketing agreement.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include providers of financial products and services.</i>