



Long Beach City Employees Federal Credit Union
 2801 Temple Avenue
 Signal Hill, CA 90755
 562-595-4725
 FAX: 562-988-1739
 www.lbcefcu.org

PRIVACY NOTICE

Rev 9/10

FACTS

WHAT DOES LONG BEACH CITY EMPLOYEES 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 and income
- account balances and payment history
- credit history and credit scores

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 Long Beach City Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Long Beach City Employees Federal Credit Union 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	No
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 nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (800) 595-4725 - our menu will prompt you through your choice(s) or
- Visit us online: www.lbcefcu.org

Please note:

If you are a *new* customer, we can begin sharing your information 60 days from the date we sent this notice. When you are *no longer* our customer, 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 (562) 595-4725, go to www.lbcefcu.org, or write to 2801 Temple Ave, Signal Hill, CA 90755

Who we are

Who is providing this notice?

Long Beach City Employees Federal Credit Union

What we do

How does Long Beach City Employees 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. These measures include computer safeguards and secured files and buildings.

How does Long Beach City Employees Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan
- 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 nonaffiliates 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Long Beach City Employees FCU Does not share with affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Long Beach City Employees FCU Does not share with Non-Affiliates*

Joint marketing

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

- *Long Beach City Employees FCU marketing partners included insurance companies for various products such as Auto, Home and life insurance products*

Other important information

If you are a California resident, state law gives you additional rights to limit information sharing, even if this type of sharing is otherwise permitted by federal laws. Long Beach City Employees Federal Credit Union allows you to limit our sharing of your nonpublic personal information under a joint marketing agreement with joint marketing partners. If you are a resident of California, we have enclosed a form entitled, "Important Privacy Choices for Consumers" which outlines and provides details on how you can limit our sharing under California state law.