

# Privacy & Security

## Member Privacy

We at Befit Financial FCU value the privacy of our members. You have chosen to do business with us and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide Befit Financial FCU through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. Befit Financial FCU is committed to servicing all the financial needs of our members. As a service to you, our member, we may share information with select third parties that can offer valuable products and services that may interest you. When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your Credit Union. The Privacy Notices explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account or other circumstances as required or permitted by law.

**California Privacy Notice:** In the State of California, you have the right to restrict the sharing of personal and financial information with others we do business with.

Please read the [California Privacy Notice](#) carefully to understand what we do

**Federal Privacy Notice:** 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 the [Federal Privacy Notice](#) carefully to understand what we do.

## Confidentiality and Security of Information

Keeping your financial information secure is an important responsibility that is taken seriously at Befit Financial FCU. We value your trust and handle your information with care. We restrict access to non - public personal information about you to those employees who need to know that information to provide products or services to you. Our practices, policies, and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non - public personal information.

## Accuracy of Information

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us toll free at 888-600-0550 or write to us at PO Box 5760 Vacaville, CA 95696. We will promptly investigate and make any necessary changes to update our records.

## Member Identification Requirements

In accordance with Section 326 of the USA PATRIOT Act of 2001 Befit Financial FCU is required to obtain a copy of the documents used in identifying our new members and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those member's conducting business with Befit Financial FCU prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or Befit Financial FCU is unable to form a reasonable belief that it knows the true identity of the existing member. In all cases protection of our member's identity and confidentiality is Befit Financial FCU's pledge to you.

# BEFIT FINANCIAL FEDERAL CREDIT UNION

Rev. 12/2019

P.O. Box 5760  
 Vacaville, CA 95696  
 707.557.8900  
 www.bffcu.org

## FACTS **WHAT DOES BEFIT FINANCIAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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 transaction history</li> <li>◆ account balances and payment history</li> <li>◆ credit history and transaction or loss history</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Befit Financial Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Befit Financial Federal 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes --</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

**Questions?** Call us at 707.557.8900

What we do	
How does Befit Financial 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 Befit Financial Federal Credit Union collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>◆ open an account or provide account information</li> <li>◆ make a wire transfer or apply for a loan</li> <li>◆ show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>◆ <i>Befit Financial Federal Credit Union has no affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>◆ <i>Befit Financial Federal Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<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 insurance agents.</i></li> </ul>

**Other important information**

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services. To exercise your right, refer to the separate notice titled, "Important Privacy Choices for Consumers" which is provided to you by Befit Financial Federal Credit Union.