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 our members' financial needs. 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 below explain 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 other we do business with. Please read the <u>California Privacy Notice</u> 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 <u>Federal Privacy Notice</u> 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.