

**FACTS****WHAT DOES Torrance Community Federal Credit Union (Torrance CFCU) 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and <b>Income</b></li> <li>■ <b>Account balance</b> and <b>Credit history</b></li> <li>■ <b>Transaction history</b> and <b>Checking account information</b></li> </ul>
<b>How?</b>	All financial companies need to share <b>members'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>members'</b> personal information; the reasons <b>Torrance CFCU</b> chooses to share; and whether you can limit this sharing.

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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 866-618-9111 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="https://www.torranceccu.org">https://www.torranceccu.org</a></li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 0 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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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<b>Questions?</b>	Call 866-618-9111 or go to <a href="https://www.torranceccu.org">https://www.torranceccu.org</a>
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Mail-in Form	
	Mark any/all you want to limit:  <input type="checkbox"/> For 3rd Party Marketing Such as TruStage Insurance (A D & D, Home, Auto, Life or Health) <input type="checkbox"/> For Torrance CFCU Marketing
<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	
<b>Mail To:</b>	Torrance Community Federal Credit Union ATTN: Marketing Department 1511 Cravens, Avenue, Torrance CA 90501

Who we are	
Who is providing this notice?	Torrance Community Federal Credit Union (Torrance CFCU)
What we do	
How does <b>Torrance CFCU</b> 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.  We restrict access to your non-public information to appropriate employees and maintain physical and electronic procedural safeguards.
How does <b>Torrance CFCU</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or Apply for a Loan</li> <li>■ Apply for insurance or Show your drivers license</li> <li>■ Give us your income information</li> </ul> We also collect your personal information from others such as consumer reporting agencies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account. We do not market to joint account holders.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>We do not have any affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>We do not have any nonaffiliates</i> <i>To stop all pre-approved credit offers call 1-888-567-8688</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>CUNA Mutual Insurance Products Including A D &amp; D, Life, Home, Auto and Health.</i></li> </ul>
Other important information	
For California members: we will not share personal information about our members or our former members with non-affiliates, or 3rd party vendors, except as permitted by law.	



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