

FACTS**WHAT DOES Torrance Community Federal Credit Union (Torrance CFCU) 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?	<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"> ■ Social Security number and Credit history ■ Transaction history and Checking account information ■ Assets and Account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Torrance CFCU 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?
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 310-618-9111 or go to https://www.torranceccu.org
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Who we are

Who is providing this notice?

Torrance Community Federal Credit Union (Torrance CFCU)

What we do

How does Torrance CFCU 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 Torrance CFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Apply for insurance or Show your drivers license
- Give us your income information

We also collect your personal information from others such as consumer reporting agencies or our affiliates

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 other important information below.

Definitions

Affiliates

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

- *We do not disclose non-public information about our members to our affiliates.*

Nonaffiliates

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

- *We do not share information with non-affiliated third parties except as permitted by law,*

Joint marketing

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

- *CUNA Mutual Insurance, The Hartford (AD & D insurance)*

Other important information

For California Members: we will not share personal information about our members or former members with affiliates or non-affiliated third parties except as permitted by law. You may opt out of receiving Torrance CFCU marketing by calling 310-618-9111.