



**Matadors
Community
Credit Union**

P.O. Box 1052
Northridge, CA 91328
818.993.6328

FACTS	
WHAT DOES MATADORS COMMUNITY 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: <ul style="list-style-type: none"> • Social Security number and income • Account balance and payment history • Credit history and credit score • Date of Birth • Name and address, phone number, email address When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies share their member’s personal information; the reasons Matadors Community Credit Union chooses to share; and whether you can limit this sharing. If you choose to limit the sharing of your personal information and you have a joint account holder, their information sharing will also be limited.

Reasons we can share your personal information	Does Matadors Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your accounts(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	No*
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 nonaffiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> • Mail form to: MCCU, P.O. Box 1052, Northridge, CA 91328 • Email form to: info@matadors.org • Call us during business hours: 818.993.6328 • Fax form to: 818.993.0324 or bring it in to any branch 	Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. However, you can contact us at any time to limit our sharing.
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Mail-in Form

Please indicate if you would like to limit sharing of your personal information below:

Do not share my personal information with outside companies you contract with to provide financial products and services.

Name	_____
Address	_____
City, State, Zip	_____
MCCU Member No.	_____

Who we are

Who is providing this notice? Matadors Community Credit Union

What we do

How does Matadors Community 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 Matadors Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open an account or apply for a loan• Deposit money or use your debit card• Pay your bills We also collect 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 <ul style="list-style-type: none">• 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.]

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Matadors Community Credit Union does not have any affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Matadors Community Credit Union does NOT share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>Matadors Community Credit Union jointly markets from time to time.</i>

Other important information

If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, Matadors Community Credit Union allows you to limit our sharing your personal information in the following instance:

You can limit our sharing your nonpublic personal information under a joint marketing agreement with joint marketing partners.

* If you are a California resident, please read the form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.

Questions? Call 818-993-6328