

Privacy Policy



Rev. March 2016

FACTS	What does POLAM Federal Credit Union do with my 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 name • Account balances and loss history • Credit history and checking account information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons the POLAM FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does POLAM 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	NO
For joint marketing with other financial companies	NO	We don’t share
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

Questions?	Call 800.404.5137 or go to www.polam.org
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Who we are

Who is providing this notice?

POLAM Federal Credit Union

What we do

How does POLAM 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 as well as other physical, electronic and procedural safeguards to protect this information.

How does POLAM collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Make deposits or withdrawals from your account
- Pay your bills or use your creditor debit card

We also collect your personal information from others such as credit bureaus.

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 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.

- We do not share with our affiliates so they can market to you.

Nonaffiliates

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

- We do not share with nonaffiliates so they can market to you.

Joint marketing

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

- We do not do joint marketing.

Other important information

CA Privacy Law: POLAM Federal Credit Union will not share personal information with nonaffiliates either for them to market to you or for joint marketing. We limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. We will share personal information about you with our affiliates only based on your authorization.