

WHAT DOES YOLO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

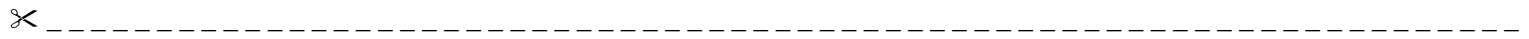
FACTS

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 balances and payment history • credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Yolo Federal Credit Union chooses to share, and whether You can limit this sharing.

Reasons We can share Your personal information	Does the Credit Union 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	YES	NO
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates to market to You	YES	YES
For non-affiliates to market to You	NO	WE DON'T SHARE

To limit Our sharing	<ul style="list-style-type: none"> • Call (877) 965-6328 and inform Our representative of Your choice(s) or • Complete and return the form below. <p>Please note:</p> <p>If You are a <i>new</i> member, We can begin sharing Your information 30 days from the date We sent this notice. When You are <i>no longer</i> Our member, We will discontinue the sharing of Your information.</p> <p>However, You can contact Us at any time to limit Our sharing.</p>
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Questions?	Call (530) 668-2700 or write to Us at: P.O. Box 657, Woodland, CA 95776
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Mail-in Form	
Mark any/all You want to limit:	
<input type="checkbox"/> Do not allow Credit Union affiliates to use my personal information to market to me.	
Name	Mail to: Yolo Federal Credit Union P.O. Box 657 Woodland, CA 95776
Address	
City, State ZIP	
Account Number(s)	

PRIVACY POLICY DISCLOSURE (continued)

What We do

How does Yolo Federal 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 Yolo Federal Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • open an account or deposit money • pay Your bills or apply for a loan • use Your credit or debit card <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or others.</p>
Why can't I limit all sharing?	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market You • sharing for non-affiliates to market You <p>State laws and individual companies may give You additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on Your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as CUSO Financial Services, and Yolo Community Insurance Services, LLC.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Yolo Federal Credit Union does not share with non-affiliates so they can market to You.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> • <i>Yolo Federal Credit Union doesn't jointly market.</i>