

FACTS

WHAT DOES SELF-HELP FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 9/2025

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: • Social Security number and income • Account balances and payment history • Credit history and credit scores
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 Self-Help Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Self-Help Federal 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 financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes, by using the mail-in form below
For affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	• Mail the form attached Please note: 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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 877.369.2828 or go to www.self-helpfcu.org

Who we are

Who is providing this notice?	Self-Help Federal Credit Union and its divisions.
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What we do

How does Self-Help 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 Self-Help Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 non-affiliates 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.
What happens when I limit sharing for an account I hold jointly with someone else?	We treat an opt out direction by either account owner as applying to the entire account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Our affiliate is Self-Help Credit Union
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Non-affiliates we share with can include companies such as insurance companies and mortgage servicing companies • Self-Help Federal Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Our joint marketing partners include financial service providers such as insurance companies and mortgage servicing companies

Other Important Information

We will not share personal information with non-affiliates either for them to market to you or for joint marketing- without your authorization. We will also limit our sharing of personal information about you with our affiliates to that which is necessary to perform or provide the services you requested, and in compliance with all California privacy laws that apply to us.

Mail-in form

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market me.
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

Name	
Address	
City,State, Zip	
Account #	
Mail to	Self-Help Federal Credit Union 2504 Tenaya Drive Modesto, CA 95354