

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

NAME

ACCOUNT OR POLICY NUMBER(S) (to be filled in by consumer)

X _____
SIGNATURE

To exercise your choices do one of the following:

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);
- (2) Call this toll-free number 1-888-696-2724 or (951) 656-4411; M-F, 9-5 PT, then after the first message prompt **PRESS 3**; Or
- (3) Reply electronically by contacting us through the following internet email addressed to mbrsvcs@visterracu.org.



P.O. BOX 9500
MORENO VALLEY, CALIFORNIA 92552-9500
(951) 656-4411
www.visterracu.org

PRIVACY NOTICE

*PLEASE KEEP
FOR YOUR RECORD*

EFFECTIVE MARCH 1, 2008



Visterra Credit Union is committed to providing you with quality services and products. To do this, we rely on, and sometimes share with other parties, information about you. We want you to understand what information we collect, how we share it, and the steps we take to protect your nonpublic personal information from misuse.

It is the policy of Visterra Credit Union to recognize and respect each member's privacy and expectation of privacy regarding their financial information with this Credit Union. We understand members' concern on how their information is collected, used and distributed. This policy is to address those concerns and solicit a continuing trust and confidence in us. This policy is also complying with the Gramm-Leach-Bliley Act as required by all federally insured credit unions.

One of the main concerns is the use of nonpublic personal information once it has been collected and the original transaction completed. Our Credit Union uses the information only to the extent necessary to carry out our daily business activities and to provide services and other opportunities to our members. We do not have any affiliates. We acquire and keep only that information for which we have a reasonable use or for which it may support current or planned activities. We collect non-public personal information about you from the following sources:

- a) Information we receive from you on applications, e-mails, and other forms and documents such as your name, address, e-mail address, birth date, income, social security number;
- b) Information about your transactions with us such as your credit card usage, your payment history or parties to the transaction;
- c) Information we receive from a consumer reporting agency such as your creditworthiness and credit history;
- d) Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions) such as your payment history, information concerning your transactions and income;
- e) Information obtained from consumer purchasing and census data providers, marketing researchers and public records such as demographic information.

If you decide to terminate your membership or become an inactive member, we will not share information we have collected about you, except as may be permitted or required by law.

We may share some or all of the information described above with non-affiliated third parties under the following conditions:

- a) As necessary to help complete a transaction. This would include sharing information with companies that assist us in administering and bringing you our products and services such as check and statement printing companies and data processing companies. The information shared typically includes information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records;
- b) To companies that perform marketing or other services on our behalf. We have agreements with these companies that prohibit them from disclosing or using the information other than for providing these services;
- c) To consumer and credit reporting companies;
- d) To non-affiliated third parties as permitted or required by law;
- e) To non-affiliated third parties at the member's consent or request.

Keeping your information accurate and up-to-date is very important. If you ever find out that your information is incomplete, inaccurate, or not current, please call or write us at the telephone number or address shown on your statement. We will correct your information and maintain it in a complete and accurate manner. Personal information will not be improperly altered or destroyed. Security standards and procedures are in place to both maintain the records and prevent unauthorized disclosure of information. Visterra Credit Union employees will only have access to member information on a "need-to-know" basis. Our Credit Union trains and educates our employees on the importance of maintaining member privacy and trust and does periodic monitoring and training to ensure their compliance.

The Credit Union recognizes its responsibility to provide an initial and annual notice of its privacy policies and practices to each of its members. 00469615

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No", we may share personal and financial information about you with our affiliated companies.

- NO, please do not share personal and financial information with your affiliated companies. *NOTE: Visterra Credit Union currently has NO affiliated companies.*

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you. **FOR EXAMPLE:** Your Credit Union has joint-marketing arrangements with a number of reliable businesses so that they may inform you about cost-effective financial solutions, e.g., automobile and life insurance, Living Trusts, etc.

- NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

**IMPORTANT INFORMATION
ON REVERSE**

DETACH HERE AND RETURN TO CREDIT UNION