



FACTS WHAT DOES FRONTWAVE 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:

- Social Security number and information on membership and loan applications from you.
- Account balances and transaction information related to your loan and deposit accounts.
- Credit bureau reports and information from you or others.
- Payment history
- Transaction history
- Mortgage rates and payments

When you are *no longer* our customer, 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 can share their member’s personal information; the reasons Frontwave Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Frontwave share?	Can you limit this sharing?
For our everyday business purposes – such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting 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

Questions? If you have any questions about how Frontwave Credit Union handles your personal information, please call us at **800.736.4500** or visit our website at **frontwavecu.com**.

Who we are

Who is providing this notice?

Frontwave Credit Union

What we do

How does Frontwave 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, secured files and buildings.

Frontwave Credit Union regularly tests and assesses its information security measures, systematically trains employees and adopts upgrades.

How does Frontwave Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contact information
- deposit money or apply for a loan
- use your credit or debit card

We 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include Frontwave Investment Services, a solely owned credit union service organization of Frontwave Credit Union. Frontwave Credit Union does not share with our affiliates.*

Nonaffiliates

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

- *Frontwave Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

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

- *Frontwave Credit Union joint marketing partners include insurance companies.*

Other important information

California Residents: California law provides additional privacy protections. See the attached notice titled "Important Privacy Choices for Consumers." More information about our privacy practices and additional rights that may be available to you under the California Consumer Privacy Act is available at:

<https://www.frontwavecu.com/Disclosures-Legal/California-Consumer-Privacy-Act-Notice>



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.

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.

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

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked above will remain in place unless you state otherwise. However, if we don't 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 Number(s): _____

Signature: _____ Date: _____

To exercise your choice(s), 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 (800) 736-4500 or (760) 631-8780.

