



P.O. Box 9506
 Bakersfield, CA 93389-9506
 661.833.7900 or 800.221.3311
 www.ksfcu.org

Rev.1/2015

FACTS

WHAT DOES KERN SCHOOLS FEDERAL 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 income
- ◆ account balances and payment history
- ◆ credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Kern Schools Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kern Schools 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 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?

Call us at 661.833.7900 or 800.221.3311 or go to www.ksfcu.org.

What we do

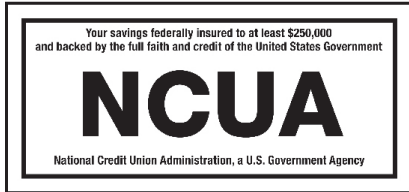
How does Kern Schools Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Kern Schools Federal 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 other companies.</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 to you ◆ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ◆ <i>Kern Schools Federal Credit Union does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ◆ <i>Kern Schools Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Our joint marketing partners include investment, insurance, mortgage bankers and other financial companies.</i>

Other important information

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services. To exercise your right, refer to the separate notice titled, "Important Privacy Choices for Consumers" which is provided to you by Kern Schools Federal Credit Union.



IMPORTANT PRIVACY CHOICES

FOR CONSUMERS



YOUR RECORDS ARE SAFE WITH US



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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 choice below.

YOUR RIGHTS

You have the following right to restrict the sharing of personal and financial information with 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 CHOICE

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

To exercise your choice do one of the following:

- Complete the information below, sign and send back this form to us using the envelope provided (you may want to make a copy for your records).
- Call us toll-free at 800.221.3311 or our local telephone number at 661.833.7900.
- Contact us at www.ksfcu.org by logging on to the website's online home banking link. Enter your user name and password. Then, click on the CA SB-1 Privacy link located at the bottom of the web page and enter your privacy choice.

Member/Joint Owner Name *(please print)*

Account Number(s)

X

Member/Joint Owner Signature

Date



"Together, we have something special"SM

Children's Privacy Policy

Kern Schools Federal Credit Union's financial services offered through its website are not designed or directed toward children under age 13. The Credit Union has established the following privacy policy in accordance with the Children's Online Privacy Protection Act of 1998:

To benefit the youth Members of KSFCU, the Credit Union established the Rocky Raccoon and Kappa account programs. These programs are designed to educate and inform the children of Kern Schools' Members on saving for the future.

Information Collected:

Kern Schools does not knowingly solicit or collect data from children, and we do not knowingly market to children online. If we receive online information from anyone that we know to be a child, we will only use the information provided to respond directly to a child's request.

Site Traffic and Cookies:

Kern Schools collects statistical information on the time, frequency, and duration of visits to our web site. The gathered information does not contain personal identifiers. Website visitor information is not sold or given to third parties. Cookies are information files that the web browser places on the hard drive of the user's computer when a web site is visited. Cookie files are not used to collect personal information and they are not required to navigate Kern Schools' web site. Kern Schools encourages parents to monitor and participate in online activity with their youth to ensure their children have a fun, safe, and educational experience. If you have any questions or comments regarding our children's privacy policy, please send your inquiries to:

Kern Schools Federal Credit Union
Compliance Department
P O Box 9506
Bakersfield, CA 93389

(800) 221-3311 ext. 7032

Rev.03/2015