

FACTS
What does Mirastar Federal Credit Union and its Affiliate Credit Union Service Organization (CUSO), SCC Financial & Insurance Services, Inc., 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 date of the birth
- Credit history and credit scores
- Account balances and payment/transaction history
- Assets and Income

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 Mirastar Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mirastar Federal Credit Union and its Affiliate CUSO, SCC Financial & Insurance Services, Inc., share?	Can you limit this sharing?
For your 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	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-408-282-0700 or 1-800-282-6212, or
- Mail the form below, or
- Bring it to any Mirastar Federal Credit Union branch

Please Note:

If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in the notice. If you have a joint account or joint credit with us, we will treat an opt-out by one of you as an opt-out by all of you. *However, you can contact us at any time to limit our sharing.*

Questions?

Call **1-408-282-0700** or **1-800-282-6212** or visit **www.mirastarfcu.org**

Mail-In Opt-Out 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 to me.
- Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.



Name _____

Address _____

City _____ State _____ Zip Code _____

Account Number _____

Mail to:

Mirastar Federal Credit Union
P.O. Box 11024
San Jose, CA 95103

Please send in a secure envelope to protect your privacy

Who we are

Who is providing this notice?

Mirastar Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc.

What we do

How does Mirastar Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc., 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 Mirastar Federal Credit Union and its Affiliate Credit Union Service Organization, SCC Financial & Insurance Services, Inc., collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account
- Give us your income information

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 nonaffiliates 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?

Your choice will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control.

They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as Mirastar Federal Credit Union and its Credit Union Service Organization, SCC Financial & Insurance Services, Inc.*

Nonaffiliates

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

- *Nonaffiliates we share with can include insurance companies.*

Joint marketing

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

- *Our joint marketing partners may include a financial planner, an investment advisor, and companies that sell various types of insurance.*
-

Other Important Information

California residents have the right to limit sharing personal information with other financial institutions to jointly market, and we extend this right to all our members.