



## IMPORTANT PRIVACY CHOICES FOR CONSUMERS

We value your privacy. Financial institutions are required to send this notice to all members each year to explain how personal information may be shared and how you can tell us your preferences. If you have previously opted out, you do not need to return this notice unless you wish to update your choices. 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 right to restrict the sharing of personal and financial information with our non-affiliates (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 other products or services.

### YOUR CHOICE

**Restrict information sharing with companies we own or control (affiliates):**

Monterra Credit Union (Monterra) does not own or control any affiliates.

**Restrict information sharing with non-affiliates (companies we do business with to provide financial products and services):**

Unless you indicate “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 as indicated within this form will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with non-affiliates (companies with whom we do business to provide financial products and services).

Name: \_\_\_\_\_

Member Account Number(s): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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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: (888) 363-1725 or (650) 363-1725.
3. Complete this form and fax it back to us at (650) 364-0330.
4. Email us at [optout@monterra.org](mailto:optout@monterra.org).



## IMPORTANTES OPCIONES DE PRIVACIDAD PARA LOS CONSUMIDORES

Valoramos su privacidad. Las instituciones financieras deben enviar este aviso a todos los miembros cada año para explicar cómo pueden compartir la información personal y cómo puede indicarnos sus preferencias. Si anteriormente decidió no participar, no necesita devolver este aviso a menos que quiera actualizar sus opciones. Usted tiene derecho a controlar si compartimos o no parte de su información personal. Por favor lea detenidamente la siguiente información antes de elegir una de las opciones.

### SUS DERECHOS

Usted tiene derecho a restringir la información personal y financiera que compartamos con compañías no afiliadas (empresas externas con las que mantenemos relaciones comerciales).

Nada de lo que se indica en este formulario prohíbe que se comparta la información necesaria para cumplir con lo prescrito por la ley, o evita que le brindemos el mejor servicio a través de las cuentas que tiene con nosotros. Esto incluye el envío de información relacionada con otros productos o servicios.

### SUS OPCIONES

#### **Restringir la información que se comparte con compañías de nuestra propiedad o sobre las cuales tenemos control (filiales):**

Monterra Credit Union (Monterra) no posee ni controla ningún afiliado.

#### **Restringir la información que se comparte con compañías no afiliadas (con las que mantenemos relaciones comerciales para proporcionar productos y servicios financieros):**

A menos que usted indique "NO," podríamos compartir su información personal y financiera con compañías externas con las que tenemos contratos para proporcionarle productos y servicios financieros.

**NO**, por favor no compartan mi información personal y financiera con compañías externas con las que tengan contrato para proporcionar productos y servicios financieros.

### IMPORTANCIA DE RESPONDER LO ANTES POSIBLE

Puede elegir una opción de privacidad en cualquier momento. La opción que usted haya indicado en formulario vigente hasta que usted indique lo contrario. Sin embargo, si no nos informa sobre sus preferencias, es posible que compartamos parte de su información con compañías no afiliadas (con las que mantenemos relaciones comerciales para proporcionar productos y servicios financieros).

Nombre: \_\_\_\_\_

Número de Cuenta(s): \_\_\_\_\_

Firma: \_\_\_\_\_ Fecha: \_\_\_\_\_

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Para hacer valer sus opciones, haga uno de los siguientes:

1. Llene, firme y envíenos este formulario por correo utilizando el sobre que se le ha proporcionado.  
(quizás desee conservar una copia para sus archivos)
2. Llame a este número gratuito: (888) 363-1725 o al (650) 363-1725.
3. Llene este formulario y envíalo por fax al: (650) 364-0330.
4. Envíe un correo electrónico a [optout@monterra.org](mailto:optout@monterra.org).



FACTS		WHAT DOES MONTERRA CREDIT UNION (MONTERRA) DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	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.	
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- social security number and income</li> <li>- account balances and payment history</li> <li>- credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
<b>HOW?</b>	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 Monterra Credit Union chooses to share; and whether you can limit this sharing.	

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES MONTERRA CREDIT UNION SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

QUESTIONS	Call us at (650) 363-1725 or (888) 363-1725.
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## WHAT WE DO

<p><b>How does Monterra Credit Union protect my personal information?</b></p>	<p>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.</p>
<p><b>How does Monterra Credit Union collect my personal information?</b></p>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>- open an account or deposit money</li> <li>- provide account information or apply for a loan</li> <li>- use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <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

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Monterra Credit Union has no affiliates</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Nonaffiliates we share with can include companies such as retailers and membership clubs.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include categories of companies such as insurance providers and financial advisors.</i></li> </ul>

## 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 the Credit Union.

*\*Regarding our use of SMS/Text Messaging and utilizing a third-party affiliate: No information obtained from the Short Code SMS program will be shared with third parties.*