

What we do

How does Arrowhead 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to those employees for whom access is appropriate.

How does Arrowhead Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills through bill payment
- Use your debit card or deposit money

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 choices will apply to everyone on your account.

Definitions

Affiliates

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

- Arrowhead Credit Union has no affiliates

Non-affiliates

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

- *Nonaffiliates we share with can include mortgage companies, insurance providers, bill payment processors and credit reporting agencies*

Joint marketing

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

- *Our joint marketing partners include investment companies and insurance providers*

Other important information

Under the provisions of the California Financial Information Privacy Act (also known as SB-1), we need to provide you with an opportunity to opt-out of sharing with our joint marketing partners.

If you haven't opted-out an additional form is enclosed. Otherwise your existing privacy opt-out choice will remain the same, no action required.