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 P. O. Box 1667  
 Bakersfield, California 93302  
 (800) 336-KERN (5376)  
 (661) 327-9461

Rev. 03/2014

<b>FACTS</b> <b>WHAT DOES KERN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<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 Kern Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kern Federal 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes --</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

**Questions?** Call us at (800) 336-KERN (5376) or (661) 327-9461

### What we do

How does Kern 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 Federal Credit Union collect my personal information?	<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>◆ pay your bills 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>
Why can't I limit all sharing?	<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

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>◆ <i>Kern Federal Credit Union has no affiliates.</i></li> </ul>
Nonaffiliates	<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>Kern Federal Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
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"> <li>◆ <i>Our joint marketing partners include insurance companies, mortgage companies, and securities broker-dealers.</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 Kern Federal Credit Union.

# 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 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 number at 800.336.5376.
- Send your response via facsimile to our toll-free number at 866.311.5376.
- E-mail us at kerninfo@kernfcu.org. Include your name, address and privacy choice.

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Member/Joint Owner Name *(please print)*

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Account Number(s)

X

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Member/Joint Owner Signature

Date

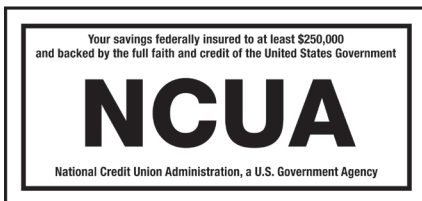


# IMPORTANT PRIVACY CHOICES

*FOR CONSUMERS*



YOUR RECORDS ARE SAFE WITH US



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YOUR CU STORE - CUSTOM 5107

PTD 3/15

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