Our Privacy Policy:

- covers your interaction with San Francisco Federal Credit Union, its affiliates, and companies engaged by San Francisco Federal Credit Union and its affiliates to render online services when you visit any mobile or online site or application that we own, including, but not limited to, our website, **SanFranciscoFCU.com**, and our mobile apps ("Site");
- describes the categories of personally identifiable information ("Personal Information") that we may collect about you when you visit our Site;
- describes the categories of other persons or entities with whom we may share your Personal Information;
- discloses whether other parties may collect Personal Information about your online activities over time and across different websites when you use our Site;
- describes the way you can review and request changes to any of your Personal Information that we collect;
- describes how we will inform you of important changes to our Privacy Policy;
- discloses how we respond to web browser "do not track" signals or other opt-out mechanisms;
- discloses if we engage in the collection of your Personal Information about your online activities over time and across different websites;
- describes how we safeguard children's privacy;
- describes the European Union's General Data Protection Regulation; and
- makes clear that no action on your part is needed.

What Information Do We Collect?

We may collect Personal Information when you enter data into an application for new products or services or when you use our products and services. Personal Information may include your name, Member Number, home or other physical address, Social Security Number, telephone number, and email address. We do not collect Personal Information

from you when you simply browse our Site. However, our Site may collect non-Personal Information such as your IP address and device identifier.

We take your online privacy seriously and make the safeguarding of your Personal Information a priority. We collect Personal Information only as allowed by law. Use of the internet makes it possible for other parties to collect data about your online activities over time and across different websites, including when you use our Site. Please scroll down to learn more about Mobile and Online Security.

With Whom Do We Share the Information We Collect?

We do not share your Personal Information with affiliates as set forth in our Consumer Privacy Policy. We do not sell your Personal Information. We may use or share your non-Personal Information to enhance your experience on our Site, to help deliver our ads on your web browser, and to measure advertising campaign effectiveness.

Keeping Your Information Accurate

It is important that we have accurate and up-to-date information about you. If you notice that your information is incomplete, inaccurate, or out of date, please contact us at 1-415-775-5377 or visit a branch. You can also review and request changes to certain Personal Information such as your email address, mailing address, and telephone number on our Site.

Policy Updates

We may change our policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new "Last Updated" date. Any changes to our policy will become effective when posted unless indicated otherwise. On May 25, 2018, new privacy regulations from the European Union, known as the GDPR, took effect. The regulations are designed to protect privacy rights of residents of EU countries. We comply with the GDPR as applicable.

How You Can Control Your Information

Our Site is designed for optimal viewing with cookies enabled (cookies are small text files that collect internet traffic data). For example, cookies store your preferences for when you visit our Site. If your web browser settings allow cookies, our Site will utilize them. You may disable or remove cookies by accessing your web browser settings. Our Site will still function without cookies, but some features may not work properly. Please note that due to a lack of consistent standards across browsers, our Site may not respond to "do not track" browser settings. We do not monitor your online activities after you leave our Site.

We only use your Personal Information for certain purposes allowed by law (see Section 3 and refer to our Consumer Privacy Policy), which you cannot limit. Additionally, you cannot opt out of our sharing non-Personal Information such as your IP address and device identifier.

You may, however, be able to opt out of certain advertisements. To learn more about a particular advertising network (including how to opt out), click on the industry group network symbol or link located on the advertisement.

Children's Privacy

We do not knowingly collect Personal Information from individuals under the age of 13 who use our Site without obtaining consent from a parent or legal guardian.

To learn more about the Children's Online Privacy Protection Act (COPPA), please visit the National Credit Union Administration Regulatory Alert or the Federal Trade Commission.

Do You Need to Take Any Action at This Time?

No, you do not need to take any action regarding any of the above.

Review the below tools and information available to help you recognize fraudulent activity, and steps to take if this occurs.

- Travel Notification
  Alert us at 1-415-775-5377 when you travel and we'll monitor your card 24/7.
- Identity Theft
  Take steps to prevent & deal with identity theft.
- Privacy Disclosure
  Learn how we protect your personal information