

PRIVACY NOTICE

Rev. November, 2022

FACTS	WHAT DOES KINGS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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: <ul style="list-style-type: none"> ■ Social Security Number and Account Balance(s) ■ Payment History and Credit History ■ Transaction History and Loss History ■ Credit Scores
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 Kings FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kings FCU Share?	Can you limit this sharing?
For our 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 nonaffiliated financial companies –	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For affiliates to market to you –	No	We don't share
For nonaffiliates to market to you –	Yes	Yes

To Limit our sharing	<ul style="list-style-type: none"> • Call (559) 582-4438; or • Visit our website at https://www.kingsfcu.com/about/privacy-and-security-2/ <p>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 <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (559) 582-4438 or go to https://www.kingsfcu.com/about/privacy-and-security-2/

WHO WE ARE	
Who is providing this notice?	Kings Federal Credit Union

WHAT WE DO	
How does Kings FCU 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 physical, electronic and procedural safeguards
How does Kings FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Use your debit or credit card ■ Make deposits or withdrawals from your account ■ Provide account information ■ We also collect personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Kings Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include insurance companies.</i>
Joint Marketing	<p>A format agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies</i>

OTHER IMPORTANT INFORMATION

If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, Kings Federal Credit Union allows you to limit our sharing your personal information under a joint marketing agreement with joint marketing partners.

If you are a California resident, we have enclosed a form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.