

# Privacy Notice & Disclosure

## **Important information about the data your Credit Union collects to provide you comprehensive products and services:**

SDPECU maintains physical, electronic, and procedural safeguards that comply with Federal regulations to guard non-public personal information. In addition, SDPECU restricts internal access to only those employees who, in order to provide you products and service, need specific information for that request.

## **We collect non-public information from some or all of the following sources:**

1. From your applications or other forms
2. Transaction Information such as your account balance, payment history, parties to transactions, and credit card usage
3. Information from a consumer-reporting agency, such as credit worthiness and credit history

SDPECU may disclose some or all of the information, collected and described above, to the following: Financial service providers such as mortgage bankers, securities brokers, and insurance agents, and non-financial companies such as retailers, direct marketers, and publishers. And others, such as non-profit organizations and companies that perform marketing services for SDPECU and/or to other financial institutions for joint marketing agreements. If SDPECU shares information with a third-party, non-affiliated marketing firm for the purpose of telling our members about our new products or services, SDPECU will enter into a written agreement with the third party that will require that party to maintain the confidentiality of the information in the same manner the credit union would and restrict its use.

## **Member's Right to Opt-Out of Sharing Agreements**

Members have the right to opt out of SDPECU's sharing agreements with certain affiliates and non-affiliates. If you prefer non-public information not be disclosed to non-affiliated third parties, you may "OPT OUT" — that is, you may specify SDPECU not make those disclosures (other than those permitted by law). Non-member joint account holders, co-borrowers, and guarantors may also exercise the right to opt out. For joint account holders, an opt-out request applies to everyone listed on the account unless you specify otherwise. **If you wish to opt out, call (916) 921-5050 or toll-free outside the local area at (800) 300-7053 extension 245. You may also mail your request to: SDPECU, 1485 River Park Drive, Sacramento, CA 95815, attention: Robert.**

## **Exceptions to Opt-Out Rights**

By law, Sacramento District Postal Employees Credit Union may share personal information about members without allowing the opportunity to opt out in the following circumstances:

1. With companies that perform transaction processing for SDPECU
2. If the transaction, service or product is requested or authorized by the member
3. To maintain or service a member's account as part of a private label credit card or other loan extension program
4. In connection with a securitization, secondary market sale (including servicing rights) or similar transaction related to a consumer
5. For disclosures that are necessary to enforce the credit union's legal or contractual rights or the rights of any other person who is engaged in the financial transaction
6. For disclosures required in the ordinary course of our business, such as in the settlement of claims or benefits, the confirmation of information to a member or their agent, and the billing, processing or clearing of items in the normal course of business
7. To provide information to insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating the credit union, persons that are assessing the credit union's compliance with industry standards, and the credit union's attorneys, accountants and auditors
8. To the extent permissible under the Rights to Financial Privacy Act (RFPA)
9. To a consumer reporting agency under the Fair Credit Reporting Act
10. To comply with federal, state or local laws, rules and other applicable legal requirements.

**If you have any questions or require assistance, call (916) 921-5050 (extension 245), or by email at [robert\\_sdpecu@yahoo.com](mailto:robert_sdpecu@yahoo.com).**



# Introducing Visa Gift Cards!

**Graduation? Wedding? Books and Tuition? SDPECU now has a solution for every gift-giving need.** We now offer Visa Gift Cards that can be used anywhere that the Visa symbol is displayed! You can choose the amount that you want to give from \$25 to \$1,000 for a low cost of \$3.95 per card. Buying with a Gift Card is determined by the amount on the card, and each purchase that they make will adjust their available balance, so the card can be used at several different locations to buy lots of different things! The Visa Gift Card is an ideal gift for the person who has everything, and a great way to help a child away at college! To find out the current balance on a Visa Gift Card, you can contact **1-866-244-5360** or go on line at **[www.libertygiftcard.com](http://www.libertygiftcard.com)**.



## **More useful tips about Visa Gift Cards:**

1. For security, card-holders should sign the back of their Gift Card.
2. Keep a record of the card number (separate from your wallet) because with this tracking information cards can be replaced if lost or stolen, by contacting **(866) 244-5360** or **[www.libertygiftcard.com](http://www.libertygiftcard.com)**.
3. Returned purchases can be easily credited back to the Gift Card.
4. Cards are good for 36 months and the expiration is stated on the front of the card. At expiration, customers may choose to transfer the balance to a new Gift Card (transfer fees may apply).
5. Know your balance before you shop, as merchants cannot determine the balance on your card.
6. Gift Cards can not be used for ATM transactions or Cash Advances.
7. Gift Cards have the Visa logo and so are handled as a credit transaction, where funds are automatically deducted from the gift amount and no personal identification number is required.
8. You can use your Gift Card for online or phone purchases, however if these merchants require address verification the Gift Card will not work.
9. Certain types of merchants, such as gas stations, restaurants, car rental agencies, and hotels may pre-authorize additional purchase amounts (i.e. gratuities). You can always have these merchants manually run the transaction for the balance on the Gift Card, and then pay any difference with an alternative form of payment.
10. Additional funds can not be added to a Visa Gift Card at a later date.

## **New Dental & Vision Coverage Options**

*We are pleased to introduce the "Member Select" Cigna Dental options and VSP Vision Care Plan in cooperation with the California Credit Union League. They are designed for both employed and retired Credit Union members who do not have access to employer group plans. "Member Select" enrollment activities have commenced and conclude June 9, 2006. Actual coverage is effective July 1, 2006. Plan options are as follows:*

### **1. CIGNA Dental Preferred Provider Option (PPO)**

With Cigna Dental PPO coverage, maximum benefits are achieved when using dentists who have agreed to Cigna's lower charge schedule. It is very possible that your dentist is a Cigna PPO dentist since over 53,000 dentists, nationwide, are in this network. However, even if your dentist is not in this network, you will still receive coverage on an out-of-network basis. This new plan option is available nationwide and no waiting periods for coverage apply.

### **2. CIGNA Dental (HMO)**

This low cost managed dental care option requires enrollees to select a dental office in the Cigna Dental HMO network. There is no coverage maximum and fixed co-payments are charged for dental services provided. Coverage is available in most states.

### **3. Vision Service Plan (VSP)**

This Vision Care option provides maximum benefits when enrollees visit one of the 24,000 VSP network doctors nationwide. However, out-of-network benefits at reduced levels are available. Coverage is available nationwide.

**Members interested in receiving a "Member Select" enrollment kit should call toll free at 1-888-293-4903 (option 2).** This kit provides all details of plan options and rates, and enrollment forms. This program takes advantage of our ability to leverage credit unions' collective purchasing power to obtain better dental and vision care coverage and rates than members might arrange individually. **Remember, the enrollment deadline is June 9, 2006!** Please call the toll-free number now to obtain a "Member Select" kit that introduces this member benefit.