

PRIVACY POLICY

WHAT DOES SNO FALLS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer our member*, we continue to share your information as described in this notice.

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 Sno Falls Credit Union chooses to share members' personal information; and whether you can limit this sharing.

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | DOES SNO FALLS CREDIT UNION 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 to 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 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 NON-AFFILIATES TO MARKET TO YOU | NO | We don't share |

To limit our sharing, call toll-free (800) 243-7860.

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at anytime to limit our sharing.

Questions? Call toll-free (800) 243-7860 or go to www.snofalls.com.

How does Sno Falls Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Give us your employment information
- Apply for a loan
- Use your credit or debit card
- Pay your bills

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

How does Sno Falls 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.

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 non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates: Companies related by common ownership or control. These can be both financial and non-financial companies.

Non-affiliates: Companies not related by common ownership or control. These can be both financial and non-financial companies. Sno Falls Credit Union does not share with non-affiliates so that they can market to you.

Joint Marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial service providers.