

## FACTS

### WHAT DOES UNIVERSITY FIRST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### 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 the 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:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores:

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

#### 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 University First Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does University 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	No

#### Questions?

Call 801.481.8800 or toll-free 877.805.8800 or go to [www.ucreditu.com](http://www.ucreditu.com)

## Who we are

Who is providing this notice?

University First Federal Credit Union

## What we do

**How does University First 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 University First Federal Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Apply for any Credit Union service
- Use your credit or debit card, or pay your bills
- Visit our website, provide us information on any online application or transaction, or information you send us by email

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

**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 credit worthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

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

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *University First Federal Credit Union has no affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *University First Federal Credit Union does not share with nonaffiliates so they can market to you*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include financial service providers, direct marketing companies, and insurance companies*

## Other important information

University First Federal Credit Union reserves the right to modify, change, or amend this Privacy Notice at any time without notice other than as expressly required by applicable law. Since privacy practices may change, please check [www.ucreditu.com](http://www.ucreditu.com) regularly to view the most current version of our Privacy Notice.

University First Federal Credit Union does business as University Federal Credit Union.