

UNCLE Credit Union
Federal Privacy Policy



FACTS	WHAT DOES UNCLE 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 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 income • Account balances and payment history • Credit history and credit scores
HOW?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons UNCLE Credit Union chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES UNCLE 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 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	We do not have affiliates.	Not applicable
For our affiliates’ everyday business purposes —information about your creditworthiness	We do not have affiliates.	Not applicable
For our affiliates to market to you	We do not have affiliates.	Not applicable
For non-affiliates to market to you	No	We do not share

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Call toll-free 800-348-6235 • Go to www.unclecu.org, select “Privacy & Security” to retrieve Privacy Notice or access the opt-out form. • Mail the form below. <p>Please Note: If you are a <i>new</i> member or other consumer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our member or other consumer, 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 800-348-6235 or go to www.unclecu.org .

WHO WE ARE	
Who is providing this notice?	UNCLE Credit Union.

WHAT WE DO	
How does UNCLE 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, secure files and buildings, and staff training.
How does UNCLE Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card. 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 <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
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	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>UNCLE Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>UNCLE Credit Union shares information with non-affiliates only for everyday business purposes.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and investment companies.</i>

OTHER IMPORTANT INFORMATION
UNCLE Credit Union shares information with joint marketing partners until you ask us not to do so by exercising your opt-out rights under California law. Please visit www.unclecu.org , select "Privacy & Security".
You will also receive, as required by California law, a separate "Important Privacy Choices for Consumers" notice and election form.

MAIL-IN FORM

Do not share information for joint marketing with other financial companies.

Full Name

**Address
City, State,
Zip**

**Account
No(s).**

Mail to:

UNCLE Credit Union
2100 Las Positas Court
Livermore, CA 94551
Attn: Member Service