

FACTS**WHAT DOES SUNWEST 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:

- Social Security number and income
- transaction history and checking account information
- account balances and payment history

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 SunWest Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does SunWest 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 | No |
| For our affiliates' everyday business purposes- information about your transaction and experiences | No | We don't share |
| For our affiliates' everyday business purposes- information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call 719-561-0804 or 800-357-0804 or go to www.SunWestECU.com

Who we are**Who is providing this notice**

SunWest Credit Union aka SunWest Educational Credit Union

What we do

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|---|---|
| How does SunWest 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 SunWest Credit Union collect my personal information? | We collect your personal information, for example, when you - 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 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 creditworthiness - 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. See below for more on your rights under state law. |

Definitions

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|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>SunWest Credit Union does not share with our affiliates</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>SunWest Credit Union does not share with nonaffiliates so they can market to you</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners including insurance companies</i> |

Other important information

For Alaska, Illinois, Maryland and North Dakota Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing, without your authorization.

For California Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing, without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Members: We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing, without your authorization.

For Vermont Members: We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.