

PRIVACY POLICY

Rev. 02/2021

FACTS

WHAT DOES U.S. EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions 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
- account balances and payment history
- credit history and credit scores

When you are *no longer* a U.S.E.C.U. member, we continue to share your information as described in this notice.

How?

All financial institutions need to share customers'/members' personal information to conduct their everyday business. In the section below, we list the reasons financial institutions can share their customers' personal information, the reasons U.S.E.C.U chooses to share our members' personal information and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S.E.C.U. 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 institutions	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

Questions?

Call (312) 922-5310, outside Chicagoland call (800) 922-5313 or go to myusecu.org

What we do

<p>How does U.S.E.C.U. protect my personal information?</p>	<p>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.</p>
<p>How does U.S.E.C.U. collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ open an account ■ make deposits or withdrawals from your account ■ apply for a loan ■ use your debit card ■ pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to only limit:</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliate is our <i>Credit Union Service Organization, CU/America Financial Services</i>. USECU does not share with affiliates so they can market to you.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>U.S.E.C.U. does not share with non-affiliates so they can market to you.</p>
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include insurance, investment, and other financial services companies.</p>