

## FACTS

### WHAT DOES DESERT SCHOOLS 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 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 account transactions
- Account balances and payment history
- Transaction history and credit history

#### How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Desert Schools Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Desert Schools FCU 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   | Yes                            | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | Yes                            | Yes                         |
| <b>For our affiliates to market to you</b>   | Yes                            | Yes                         |
| <b>For nonaffiliates to market to you</b>  | Yes                            | Yes                         |

#### To limit our sharing

- Call (602) 433-7000 or 1 (800) 456-9171 to speak with a Member Assistance Representative.
- Visit us at any of our branch locations.

**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 customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call (602) 433-7000 or call 1 (800) 456-9171

Please note that individuals who visit our website provide information such as the IP address of their computer and information generated from "cookies" we utilize to provide a more efficient internet experience. We do not take any special action upon receipt of 'Do Not Track' notices.

## Who We Are

**Who is providing this notice?**

Desert Schools Federal Credit Union

## What we do

**How does Desert Schools FCU 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 Desert Schools FCU collect my personal information?**

We collect your personal information, for example, when you

- open an account or use your debit card
- apply for a loan or pay your bills
- make a deposit or withdrawal from your account

We also collect your personal information from from others, such as credit bureaus, affiliates, and 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.

**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 nonfinancial companies.

- *Our affiliate is Desert Schools Financial Services, which provides investment, insurance and document preparation services.*

**Nonaffiliates**

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

- *Nonaffiliates we share with can include insurance companies.*

**Joint marketing**

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

- *Our joint marketing partners can include institutions such as credit card companies.*

## Other important information

**Vermont Residents**—Your state law requires financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties or companies in our corporate family unless you call us at 1 (800) 456-9171 and authorize us to do so.

**California Residents**—Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties while you are a resident of California.