



FACTS

WHAT DOES QUALSTAR 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
- credit history and payment history
- credit card or other debt and investment experience

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

Reasons we can share your personal information	Does Qualstar CU 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	Yes
For joint marketing with other financial companies	No	We don't share
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 don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call **800-848-0018** and a representative can assist you **or**
- Visit us online: www.qualstarcu.com and login to Home Banking to send a secure e-mail

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

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

Questions?

Call 800-848-0018 or go to www.qualstarcu.com

What we do	
How does Qualstar 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 Qualstar Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ provide account information or pay your bills ■ seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Qualstar name, such as:</i> <ul style="list-style-type: none"> ○ <i>Qualstar Financial Services</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include check order companies, insurance companies, and fraud protection service companies. Current nonaffiliate companies include:</i> <ul style="list-style-type: none"> ○ <i>AD&D for Accidental, Death, & Dismemberment Insurance</i> ○ <i>Fraud Protection Plus</i> ○ <i>Harland for account check orders</i> ○ <i>LifeHelp for Life Insurance</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Qualstar Credit Union does not jointly market</i>