

**TRONA VALLEY COMMUNITY FEDERAL CREDIT UNION  
PRIVACY POLICY**

## FACTS

### WHAT DOES TRONA VALLEY CFCU 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.

At Trona Valley CFCU, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Trona Valley CFCU. This notice explains what types of member information we collect and under what circumstances we may share it.

#### What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, Address and Social Security Number
- Account balances
- Payment history
- Credit history
- Credit score

When you are *no longer* our member, we will only continue to share your information as permitted or required by law as described in this notice.

#### 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 Trona Valley CFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Trona Valley CFCU 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	No	We don't share
<b>For non affiliates to market to you</b>	No	We don't share

#### Questions?

Call (800) 331-6268 or go to [www.tronavalley.com](http://www.tronavalley.com), or write us at Trona Valley CFCU, 840 Hitching Post Dr., Green River, WY 82935.

<b>Who we are</b>	
Who is providing this notice?	<b>Trona Valley Community Federal Credit Union</b>
<b>What we do</b>	
<b>How does Trona Valley CFCU protect my personal information?</b>	<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>Additionally, we restrict access to nonpublic personal information to our employees, employees or our affiliates, and those who need to know that information in order to provide products or services to you, to collect delinquencies, or to otherwise deal with your accounts.</p>
<b>How does Trona Valley CFCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit/withdraw money</li> <li>■ apply for any credit union service(s)</li> <li>■ visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> <li>■ pay your bills or apply for a loan</li> </ul> <p>We also collect your personal information about you from others, including credit bureaus and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Trona Valley Community Federal Credit Union has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Trona Valley does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include CUNA Mutual Insurance Group</i></li> </ul>
<b>Other Important Information</b>	
	<p>Trona Valley Community Federal Credit Union reserves the right to modify, change, or amend this privacy statement at any time without notice other than as expressly required by applicable law. Since privacy practices may change, please check <a href="http://www.tronavalley.com">www.tronavalley.com</a> regularly to view the most current version of our privacy statement.</p>

