



- ➔ **USA Patriot Act Disclosure**
Our official Patriot Act disclosure notice and what it means to you.
- ➔ **Privacy Policy**
Our policies and practices that protect your privacy.
- ➔ **Terms of Use Agreement**
Goldenwest Federal Credit Union Online Branch Terms of Use Agreement
- ➔ **Terms and Conditions**
The rules you agree to regarding any account you have with us.
- ➔ **Electronic Fund Transfers**
Our policies concerning transferring funds electronically.
- ➔ **Funds Availability**
Policies about when your funds will be available.
- ➔ **Truth-in-Savings Disclosure**
Account rate, balance and transaction information.
- ➔ **Cardholder Accounts**
Terms and agreements for VISA and ATM card holders.
- ➔ **Mobile Technology Agreement**
Terms and conditions you agree to when you use our mobile banking service.
- ➔ **Mobile Remote Deposit Agreement**
Terms and conditions you agree to when you use our mobile remote deposit service.

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Privacy Notice

Rev. 09/2013

FACTS WHAT DOES GOLDENWEST CREDIT UNION AND USU CREDIT UNION A DIVISION OF GOLDENWEST 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: <ul style="list-style-type: none"> • Account balances • Credit card or other debt • Transaction history • Employment information • Transaction or loss history When you are <i>no longer</i> a member, we continue to share your information 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 Goldenwest Credit Union and USU Credit Union a division of Goldenwest chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Goldenwest Credit Union and USU Credit Union a division of Goldenwest 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	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Goldenwest Members: Call toll-free 1-800-283-4550 or go to www.gwcu.org USU Members: Call 1-800-248-6361 or go to www.usucu.org

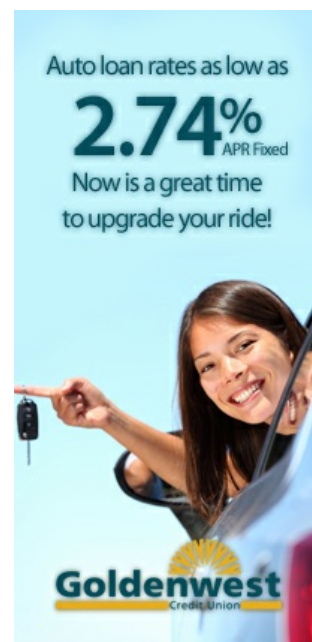
Who We Are

Who is providing this notice? Goldenwest Federal Credit Union and USU Credit Union a division of Goldenwest.

What We Do

How does Goldenwest Credit Union and USU Credit Union a division of Goldenwest 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom



	information to those employees for whom access is appropriate.
How does Goldenwest Credit Union and USU Credit Union a division of Goldenwest collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Use your credit or debit card • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> <ul style="list-style-type: none"> • Make a wire transfer • Show your government-issued ID
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> <p>See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Goldenwest Credit Union and USU Credit Union a division of Goldenwest has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Goldenwest Credit Union and USU Credit Union a division of Goldenwest does not share with nonaffiliates so they can market to you.</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>Our joint marketing partners include insurance companies.</i>

Other Important Information
<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>



Accounts	Loans	VISA Services	Business Services	Online Services
➔ Free Checking	➔ Mortgage Loans	➔ VISA Credit Cards	➔ Business Checking	➔ Online Banking
➔ Savings	➔ Home Equity Line of Credit	➔ VISA Debit Cards	➔ Business Savings	➔ Online Bill Pay
➔ Certificates	➔ Construction Loans	➔ VISA Gift Cards	➔ Business Loans	➔ eStatements
➔ IRA	➔ Auto Loans	➔ Extra Awards	➔ Business VISA Credit Card	➔ Mobile Branch
➔ Kids Club	➔ RV, Boat, & Motorcycle		➔ Business Bill Pay	➔ eAlerts
➔ Matrimoney	➔ Personal Loans		➔ Payroll Services	➔ ID Reclaim
➔ Health Savings	➔ Share Secured Loans		➔ Merchant Services	➔ Financial Tools
➔ Student Accounts	➔ Business Loans			

Member Support Center	Member Support Hours	Mailing Address	Physical Address	Routing & Transit Number
Local: 801-621-4550	Weekdays: 8 a.m. to 8 p.m.	PO Box 1111	5025 South Adams Avenue	3243 7761 3
Toll-Free: 1-800-283-4550	Saturday: 9 a.m. to 4 p.m.	Order: UT 84402-9961	South Jordan, UT 84403	

