

Unified People's Federal Credit Union Privacy Notice

Unified People's Federal Credit Union is required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. It describes your credit union's privacy policy and practices which apply to the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us, as we conduct the business of the credit union. This notice also contains an opportunity for you to instruct us to not release personal information to certain nonaffiliated third parties. If, after reading this notice, you have any questions, please contact us at 307-632-1476.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

Information We Disclose About You

We are committed to providing you with competitive products and services to meet your financial needs which may require that we share information about you with others to complete your transactions and provide you with a choice of products and services. In doing so, we may disclose all of the information we collect, as described above. Accordingly, we may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications and other forms, such as your name, address, social security number and income;
- Information about your transactions with us or other companies that work closely with us to provide you with financial products and services, such as your account balances, payment history and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may also disclose all the information we collect, as described earlier, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to third parties.

Lastly, in order to conduct the business of the credit union, we may disclose nonpublic personal information about you as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

Certain Parties That Receive Information From Us Where You Can Request To Opt Out

We may disclose nonpublic personal information about you to the following types of third parties:

- Non-financial companies, such as travel agents and automobile dealerships.
- Other companies that provide consumer discount programs.

How To Opt Out Or Stop Certain Disclosures About You

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other

than those permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you should complete the attached form and mail it to us. You may opt out of these disclosures at any time. **This opt out option, by law, will not apply to disclosures that we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.**

Note to non-member joint account holders: Anyone of you may exercise the right to opt out, even if you are not actually a member of the credit union. Unified People's Federal Credit Union will treat an opt out request from any one party to an account as if all of you directed us to not make disclosures to nonaffiliated third parties to which the opt out right applies.

Disclosure of Information About Former Members

If you terminate your membership with Unified People's Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do To Protect Your Privacy

Unified People's Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you and asks for your account number on behalf of the credit union, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us or we are here to serve you.

Opt Out Notice For Unified People's Federal Credit Union

In the course of providing services to our membership, Unified People's Federal Credit Union collects and shares information about you. Unified People's Federal Credit Union is required by law to give you the right to opt out of information sharing with certain businesses, other than what is permitted by law. This means that you may direct us to not disclose information about you to certain business.

Unless we hear from you, we **may** share all the nonpublic personal information about you that we collect with non-financial companies or other companies that provide consumer discount programs. Unified People's Federal Credit Union believes that these types of products and services will be of value and interest to our membership.

The specific companies that receive information from us are prohibited from using that information about you for any purpose other than what we agree to by contract.

If you prefer that we do not disclose your personal information to these types of business, you may exercise your opt out right at any time by completing the OPT OUT RESPONSE FORM below and mailing it to:

Unified People's Federal Credit Union

414 E. 18th Street
Cheyenne, WY 82001-4699

OPT OUT RESPONSE FORM*

I am exercising my opt out option as permitted by law.

Name _____

(NOTE: Anyone listed on the account may elect to opt out on the account on behalf of all account holders)

Account Number _____

Please list any additional account numbers for which the opt out will apply:

Your Signature

Date _____

*Federal law requires that we send the Privacy Disclosure to members on an annual basis. IF YOU HAVE ALREADY OPTED OUT IN THE PAST, YOU DO NOT NEED TO OPT OUT AGAIN.