



Federal Privacy Policy

Effective February 21, 2023

FACTS:

WHAT DOES 1ST UNITED 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:

- Name and address
- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons 1st United Credit Union chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does 1st United 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 Purpose - to offer our products and services to you	Yes	No
For Joint Marketing With Other Financial Companies	Yes	No
For Our Affiliates' Everyday Business Purposes - information about your transactions and experiences	We have no affiliates	We do not share
For Our Affiliates' Everyday Business Purposes - information about your creditworthiness	We have no affiliates	We do not share
For Our Affiliates to Market to You	We have no affiliates	We do not share
For Non-Affiliates to Market to You	No	We do not share

Questions?

Call us at (800) 649-0193 or visit 1stunitedcu.org

What We Do

How does 1st United Credit Union Protect My Personal Information?	<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, secure files and buildings, and staff training.</p> <p>We also restrict access to non-public personal information about you to only allow those employees and officials who need to know the information to provide products and services to you.</p>
How does 1st United Credit Union Collect My Personal Information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">• withdraw money• open an account or deposit money• pay your bills or apply for a loan• use your credit or debit card <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
What Happens When I Limit Sharing For An Account I Hold Jointly With Someone Else?	<p>Your choices will apply to everyone on your account.</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>1st United Credit Union does not have affiliates.</i>
Non- Affiliates	<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>1st United Credit Union does not share with non-affiliates so they can market to you unless they are joint marketing financial company partners.</i>• <i>1st United Credit Union shares information with other non-affiliates only for everyday business purposes.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>Our joint marketing partners include companies with whom we have a contract to jointly offer investment and/or insurance services.</i>

Important Privacy Choices For Consumers

California law allows you to opt out of information sharing with joint marketing partners. You may opt out by one of the methods described on the separate form and notice titled IMPORTANT PRIVACY CHOICES FOR CONSUMERS. You can find the notice at 1stunitedcu.org/privacy.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about other products or services.