

Privacy Notice

This Privacy Notice (“Notice”) describes how United Federal Credit Union (“United”, “we”, “our”, “us”) collects, uses and shares the personal information we process, particularly information subject to privacy rules and regulations, and describes the choices available to those whose personal information falls within the scope of this Notice (“you”, “your”). The terms outlined in this Notice is intended to supplement United’s Privacy Facts form, available at <http://unitedfcu.com/policies-and-disclosures>. To understand our privacy practices, you should refer to our Privacy Facts form and this Notice. The information in this notice is intended to provide you notice of various rights you may have.

This Notice is not intended to apply to Personal Information (as defined below) we collect about our employees, applicants for employment, or contractors in the employment context.

“Personal Information” means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household that is processed by United in the course of our business, including United branches, website, mobile application, and other online or offline offerings (together or individually, the “Services”).

What Personal Information United Collects

The table below identifies the categories of Personal Information we collect as well as examples of Personal Information in such categories.

Category	Examples of Personal Information in this Category
Identifiers	Name, email address, mailing address, phone number, physical characteristics, birthday, location
Characteristics of protected classifications	Age, gender, social security number, account name, driver’s license number, passport number
Commercial information	Records of personal property information, products or services purchased, or other purchasing or consuming histories or tendencies
Internet or other electronic network activity	Internet protocol (IP) address, cookie identifiers, mobile carrier, mobile advertising identifiers, MAC address, IMEI, Advertiser ID, and other device identifiers that are automatically assigned to your computer or device when you access the Internet, browser type and language, geo-location information, hardware type, operating system, Internet service provider, pages that you visit before and after using the Services, the date and time of your visit, the amount of time you spend on each page, information about the links you click and pages you view within the Services, and other actions taken through use of the Services such as preferences
Geolocation data	IP address, GPS location, longitude/latitude, city, county, zip code and region, and your location and your smart device’s proximity to united branches, Bluetooth networks and/or other proximity systems
Professional information	Company name and title
Inferences drawn from any of the above information categories	Inferenced about any of the examples of Personal Information in any of the above categories

The sources of the Personal Information we collect above include Personal Information that you directly provide to us (for example, on our website or in our Application, in our branches, or by telephone), Personal Information that we gather from the devices you use to access our Services (for example, website, mobile telephone, or in our Application), and Personal Information that we generate internally (for example, we may generate identifiers internally that we associate with you). The business purpose of collecting this information is to provide you service which you have requested or information requested by you or for a purpose you expressly authorize.

What Personal Information We Share

The Privacy Facts form and this Notice describe the categories of third parties with whom we share Personal Information. In the last 12 months, we have disclosed categories of Personal Information as described in the Privacy Facts form and this Notice with third party service providers (such as payment service providers, shipping companies, etc.) to perform business services on behalf of United to comply with the Gramm-Leach-Bliley Act (“GLBA”).

We currently do not “sell” your information and have not “sold” information in the preceding twelve (12) months. United shares and exchanges information for direct marketing purposes as described in Privacy Facts form. However, United respects and understands that you may still want to ensure your Personal Information is not sold or shared/exchanged. Therefore, if you would still like to proceed with a “do not sell my personal information” request, we ask that you fill out the mail in form included in the Privacy Facts form.

Your Control

United would like to provide you certain abilities to control your information, such as:

- **Access to Personal Information.** You may receive the specific pieces of your Personal Information we have collected in the 12 months preceding your request.
- **Data portability.** You may receive a copy of your electronic Personal Information in a readily-usable format.
- **Knowledge.** You may receive information regarding the categories of Personal Information we collected, the sources from which we collected Personal Information, the purposes for which we collected and shared Personal Information, the categories of Personal Information that we sold and the categories of third parties to whom the Personal Information was sold (if any), and the categories of Personal Information that we disclosed for a business purpose in the 12 months preceding your request.
- **Deletion.** You may request that we delete certain Personal Information that we have collected from you. We will use commercially reasonable efforts to honor your request, in compliance with applicable laws. Please note, however, that we may need to keep such information, such as for our legitimate business purposes or as required to comply with applicable law.
- **Opt-out of certain sharing with third parties.** You may direct us to stop disclosing your Personal Information to third parties for monetary or other valuable consideration. We currently do not “sell” your information.
- **Right of Rectification.** If you should become aware that personal information concerning yourself which United holds is inaccurate you may contact us and we will make reasonable efforts to correct the inaccurate information.

- **Period of Data Retention.** You may receive information regarding the estimated period of time for which persona data will be stored, or, if this hasn't been decided the criteria that will be used to determine the period of retention.

You may freely exercise these abilities without fear of being denied goods or services. We may, however, provide a different level of service or charge a different rate reasonably relating to the value of your personal information.

If you would like to exercise one of your abilities concerning Personal Information detailed above, please complete the mail in form provided in the Privacy Facts form or contact us at united@unitedfcu.com or 888-982-1400. Upon submission of your request, we will take steps to verify your identity. We will work to process all verified requests to know within one month of the request. If we need an extension in order to process your request, we will reach out to you.

We will verify the requests we receive from you when you exercise certain of the controls listed above. We (or third parties we engage to assist us) may ask you to provide certain information to us in order for us to verify the request. You may also have a right to designate an authorized agent to make a request or exercise one of your enumerated rights. If you wish to designate an authorized agent, United requires a valid power of attorney with express powers to exercise your rights under all applicable privacy laws.

FACTS

WHAT DOES UNITED FEDERAL 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 and income
- Account balances and payment history
- Credit history and credit scores

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

Reasons we can share your personal information	Does United Federal Credit Union 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	YES	YES
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 DO NOT SHARE
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call (888) 982-1400
- Visit us online to print a copy and return by mail: www.unitedfcu.com or
- Mail the form below

Please note:

If you are *new* Member, we can begin sharing your information for our marketing purposes and for joint marketing purposes the same day we sent this notice. If you are a *new* Member, we can begin sharing your information for our affiliates and nonaffiliates to market to you 30 days from the date we sent this notice. When you are *no longer* our Member, we can continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (888) 982-1400 or go to www.unitedfcu.com

Mail-in Form

Mark if you want to limit:

- Do not use my personal information to market to me, and do not share my personal information with other financial institutions to jointly market to me. Do not allow your affiliates to use my personal information to market to me, and do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Member #

Mail to:

United Federal Credit Union, Attn.: Opt Outs
PO Box 125, Saint Joseph, MI 49085

Who we are

Who is providing this notice? UNITED FEDERAL CREDIT UNION

What we do

How does United Federal 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 United Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- give us your contact information or open an account
- apply for a loan or use your credit or debit card
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include United Diamond Insurance Agency.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Our nonaffiliates include lending companies, insurance companies, and direct marketing companies.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include investment, insurance and other financial services companies.

Other important information

To view the Privacy Notice, visit United Federal Credit Union's Policies and Disclosures page at unitedfcu.com.