



# UNIFY

FINANCIAL CREDIT UNION

Rev. 02/2021

## FACTS

### WHAT DOES UNIFY FINANCIAL 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 score and credit history

When you are *no longer* our 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 UNIFY Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UNIFY Financial Credit Union 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	No	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For non-affiliates to market to you</b>	No	No

#### Questions?

Call 877.254.9328 or go to [UnifyFCU.com](http://UnifyFCU.com)

## Who we are

### Who is providing this notice?

UNIFY Financial Federal Credit Union dba UNIFY Financial Credit Union and its wholly owned credit union service organizations, UNIFY Insurance Solutions, LLC, Western Members' Services, LLC, and UNIFY Members' Services, LLC (collectively referred to as "UNIFY Financial Credit Union" in this privacy policy).

## What we do

### How does UNIFY Financial Credit Union protect my personal information?

To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also have strict policies, vendor requirements, and staff training all designed to protect your personal information and privacy. See below for more information about security.

### How does UNIFY Financial Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Use your debit card
- Perform transactions or pay your bills

In addition to collecting information from you, we also collect your personal information from others, such as credit bureaus.

### Why can't I limit 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 non-affiliates to market to you

See below for more on your rights under state law.

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

A request by one party will apply to all parties on the account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.  
*Our affiliates include financial companies such as UNIFY Insurance Solutions, LLC, Western Members' Services, LLC, and UNIFY Members' Services, LLC.*

### Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.  
*UNIFY Financial Credit Union does not share with non-affiliates so they can market to you.*

### Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.  
*Our joint marketing partners include insurance companies.*

## Other important information

**For California Residents:** We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act of 2018 on our website (UnifyFCU.com).

**For Vermont Residents:** Under Vermont law, we will not share information we collect about Vermont residents with companies of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information regarding your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.