



PRIVACY POLICY

FACTS

WHAT DOES LOWER VALLEY 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 accounts and/or services you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Transaction History
- Credit History and Credit Scores

When you are *no longer* our member, we will not share your information except as required and permitted by law 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 Lower Valley Credit Union chooses to share; and whether and/or how you can limit this sharing.

Reasons we can share your personal information	Does Lower Valley 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	No
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 non-affiliates to market to you	No	We don't share

Questions?

Call us at (509) 837-5295 to speak with a representative, go to www.lvcu.org, send us an e-mail using the online form in the "Contact Us" page of our website, or write to us at: Lower Valley Credit Union, P.O. Box 479, Sunnyside, WA 98944.

What we do	
How does Lower Valley 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. We also restrict access to nonpublic personal information about you to only those employees and/or volunteers who need to know the information to provide products and/or services to you.
How does Lower Valley Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or apply for a loan • apply for any credit union service • visit our website and provide us information on any online application or transaction, or information you send to us by email. • use your credit or debit card or pay your bills • make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus and/or other third-party companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</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>However, we do not have any affiliates with whom we share any information.</p> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Lower Valley Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Lower Valley Credit Union does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between Lower Valley Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include providers of investment and financial services, as well as, insurance companies.</i>