

FACTS **WHAT DOES SALAL 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 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

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

Reasons we can share your personal information	Does Salal 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	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

To Limit Our Sharing Call **206.298.9394** or **800.562.5515** or visit a Salal branch. Please note:

- If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice.
- When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.
- California residents may opt out of sharing for joint marketing with other financial companies.
- However, you can contact us at any time to limit our sharing.

Questions? Call **206.298.9394** or **800.562.5515** or visit **SalalCU.org**.

What we do	
How does Salal 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 those employees and volunteers who need to know the information to provide products or services to you.
How does Salal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your account We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <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
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. <ul style="list-style-type: none"> ■ <i>Salal Credit Union does not share with our affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Salal Credit Union does not share with our non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between Salal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i>