

PRIVACY NOTICE

Facts: What does TruWest® 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?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Account balances, payment, and transaction history • Credit information <p>When you are no longer our member, we continue to share your information as described in this notice.</p>		
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 TruWest Credit Union chooses to share; and whether you can limit this sharing.		
Reasons?	We can share your personal information:	Does TruWest 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	NO
	For our affiliates’ everyday business purposes - information about your creditworthiness.	NO	NO
	For non affiliates to market to you.	NO	NO
Questions?	Call 1 (855) 878-9378 or go to truwest.org		

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Who is providing this notice?	TruWest Credit Union
How does TruWest 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 TruWest 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 perform transactions • apply for a loan or use your credit card • seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus 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.</p>
Definitions:	<p>Affiliates Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • TruWest Credit Union has no affiliates.
	<p>Non affiliates Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • TruWest Credit Union does not share information with non affiliates.
	<p>Joint marketing A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial service companies.
Other important information	<p>Geolocation Information. Our mobile banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, or to provide location-based services but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.</p> <p>Biometric Data Privacy. Unless otherwise prohibited by state law, and solely for fraud prevention purposes in connection with accounts and services we provide, we may collect, store, and use member biometric voice data to authenticate you. Biometric data will include a digital print of your voice captured, converted, stored, and used to identify you with respect to account and services requests you make.</p> <ul style="list-style-type: none"> • We will protect and store biometric data in accordance with applicable standards and laws and will use such data solely for the purposes outlined herein. • We will not sell, disclose or share member biometric data, with any third party except the licensor of our software used for our internal authentication and fraud prevention purpose, unless required by federal or state laws, or pursuant to a valid order, warrant or subpoena issued by a court of competent jurisdiction. • We will use reasonable care to store, transmit and protect from disclosure any biometric data. We will do so in a manner consistent with which we store, transmit, and protect from disclosure other confidential member information. <p>You may opt out of having your biometric data (digital voice print) retained and used for authentication purposes at any time by providing written notice to us at TruWest Credit Union, Attn: Member Services, P.O. Box 3489, Scottsdale, AZ 85271.</p>