

## FACTS

### WHAT DOES STCU 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 STCU's Privacy Policy.

#### 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 information
- 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 permitted or required by law or 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 STCU chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does STCU share? | Can you limit this sharing? |
|---|------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you   | Yes              | No                          |
| <b>For joint marketing with other financial companies</b>   | No               | We don't share              |
| <b>For joint marketing with CUSO Financial Services, L.P. (CFS).—</b><br>information about your transactions and experiences  | Yes              | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No               | We don't share              |
| <b>For affiliates to market to you</b>  | No               | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No               | We don't share              |

#### Questions?

Call 509.326.1954, 800.858.3750 or go to [www.stcu.org](http://www.stcu.org)

| What We Do  |   |
|---|---|
| <b>How does STCU protect my personal information?</b> | 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 employees and volunteers who need to know the information to provide accounts or services to you. We maintain physical, electronic and procedural safeguards to protect this information.  |
| <b>How does STCU collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Apply for any credit union service</li> <li>■ Visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> <li>■ Use your credit or debit card or pay your bills</li> <li>■ Make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p> |
| <b>Why can't I limit all sharing?</b>                 | <p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>However, we do not have any affiliates with whom we share any information. State laws and individual companies may give you additional rights to limit sharing.</p>   |

| Definitions            |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>STCU has no affiliates.</i></li> </ul>   |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>STCU does not share with nonaffiliates so they can market to you</i></li> </ul>  |
| <b>Joint marketing</b> | <p>A formal agreement between STCU and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>We have an agreement with CUSO Financial Services to jointly offer investment services and products to help members meet their financial goals</i></li> </ul> |

| Other important information   |
|---|
| <p><b>Privacy Policy Changes.</b> While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at <a href="http://www.stcu.org">www.stcu.org</a></p> |