## **FACTS**

# WHAT DOES SAN TAN 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:

- n Social Security number and account balances
- n account transactions and credit history
- n employment information and transaction or loss 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 San Tan Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does San Tan 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	Wedon'tshare
For our affiliates' everyday business purposes—information about your creditworthiness	No	Wedon'tshare

**Questions?** 

Call 480-963-5661 or go to www.santancu.org

and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Access to nonpublic personal information is restricted to employees who need it to serve you.  We collect your personal information, for example, when you expensed information?  We collect your personal information, for example, when you expensed information?  We collect your personal information from your account or a poply for a loan or give us your employment information use your credit or debit card  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  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  state laws and individual companies may give you additional rights to limit sharing.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  San Tan Credit Union has no affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Non-affiliates  Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (debit/credit/ATI cards), financial anties, consumer reporting agencies, data processors and check printing companies.	What we do How does San Tan Credit Union protect	To protect your personal information from unauthorized access
open an account or deposit or withdrawal from your account     or apply for a loan or give us your employment information     use your credit or debit card     We also collect your personal information from others, such as credibureaus, affiliates, or other companies.  Why can't I limit all 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     State laws and individual companies may give you additional rights to limit sharing.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.     San Tan Credit Union has no affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Non-affiliates  Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (debit/credit/ATI cards), financial statement publishers and printers, mail houses mortgage companies, consumer reporting agencies, data processors and check printing companies.  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Our joint marketing partners include CUNA Mutual and mortgage	my personal information?	and use, we use security measures that comply with federal law.  These measures include computer safeguards and secured files and buildings. Access to nonpublic personal information is
bureaus, affiliates, or other companies.  Why can't I limit all 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  State laws and individual companies may give you additional rights to limit sharing.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  San Tan Credit Union has no affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Non-affiliates  Non affiliates we share with can include insurance companies, government agencies, plastic card processors (debit/credit/ATI cards), financial statement publishers and printers, mail house mortgage companies, consumer reporting agencies, data processors and check printing companies.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Our joint marketing partners include CUNA Mutual and mortgage		<ul> <li>open an account or deposit or withdrawal from your account</li> <li>or apply for a loan or give us your employment information</li> <li>use your credit or debit card</li> </ul>
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     State laws and individual companies may give you additional rights to limit sharing.    Companies related by common ownership or control. They can be financial and nonfinancial companies.     San Tan Credit Union has no affiliates.    Companies not related by common ownership or control. They can be financial and nonfinancial companies.    Non affiliates		
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