



PRIVACY POLICY
July 2016

FACTS	WHAT DOES CREDIT UNION WEST 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 depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number, name, address and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> 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 Credit Union West chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Credit Union West share?
	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
	For our marketing purposes – to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes –information about your transactions and experiences	No
	For our affiliates' everyday business purposes –information about your credit worthiness	No
	For our affiliates to market to you	No
	For non-affiliates to market to you	No
	Can you limit this sharing?	
		No
		No
		No
		We do not share
		We do not share
		We do not share
		We do not share
	Questions? Call 602.631.3200, 928.778.7156 (outside Maricopa County), or 800.621.0287 (toll-free)	

Who We Are	
Who is providing this notice?	Credit Union West
What We Do	
How does Credit Union West 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. Our employees and service providers are permitted access to member information that they need to perform their jobs and to provide service to you. Credit Union West has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology.
How does Credit Union West collect my personal information?	<p>We collect your personal information, when you:</p> <ul style="list-style-type: none"> • open an account • use your credit or debit card • make deposits to or withdrawals from your accounts • apply for a loan • pay your bills <p>We also collect your personal information from others, including 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 credit worthiness • 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	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Credit Union West does not share with non-affiliates so that they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> • <i>Investment companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i>