FACTS

WHAT DOES VERITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Verity Credit Union values the trust you place in us. Like all financial companies, we make careful choices about how we 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:

- Social Security number and income
- account balances and payment 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 your personal information; what Verity Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Verity 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	Yes
For our affiliates' everyday business purposes– information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes– information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (206) 440-9000
- Visit us online: *www.veritycu.com/privacy-policy-and-preferences*
- Mail the form below

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 customer, we continue to share your information as described in this notice.

However, you can contact us any time to limit our sharing.

Questions?

Call (206) 440-9000 or go to *www.veritycu.com/privacy-policy-and-preferences*

Mail-in Form

Mark any/all you want to limit:

- □ Do not use my personal information to market to me.
- □ Do not share my personal information with other financial institutions to jointly market to me.
- □ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- □ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Prime Share Account #	

Mail to:

Verity Credit Union
P.O. Box 75974
Seattle, WA 98175

Who we are	
Who is providing this notice?	Verity Credit Union
What we do	
How does Verity Credit Union protect my personal information?	Our commitment to our members includes protecting your personal information from unauthorized access and use. We use security measures that comply with federal law, including computer safeguards and secured files and buildings.
How does Verity Credit Union collect my personal information?	We collect your personal information, for example, when you • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Like all financial institutions, we sometimes need to share members' personal information as part of everyday business. 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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. • *Our affiliates include financial companies such as Member First Mortgage and Puget Sound Business Lending Group.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Verity Credit Union does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include financial companies such as CUSO Financial Services (CFS); nonfinancial companies, such as TruStage and The Family Security Plan®; and others, such as CU Realty.*
Other Important Information	
Geolocation Information	Our online and mobile banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, 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.