

FACTS

WHAT DOES VALLEY 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 depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Credit history ■ Credit score and Payment history ■ Account balances and Checking account information <p>When you are <i>no longer</i> our customer, 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 Valley Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley CU 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	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800-735-6421 or go to www.valleyfcu.com
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Who we are

Who is providing this notice?

Valley Credit Union

What we do

How does **Valley 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 **Valley Credit Union** collect my personal information?

We collect your personal information, for example, when you

- open an account or show your government - issued ID
- apply for a loan or provide employment information
- wire transfers

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 nonaffiliates 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.

- *Companies related by common ownership or control. They can be financial and non financial companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Valley Credit Union does not share with non affiliates*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies*

Other important information

Valley Mobile Banking App collects the following information even when the app is closed or not in use:

- Location - Used for geofencing and beacon scanning essential for advertising/marketing campaign delivery (must opt in when app is initially opened and must be turned on in device settings)
- Device Type - iOS or Android
- Unique Device Identifiers - This ID is used for identifying a user and sending campaigns
- Product Interaction - App entry, app exit and pages viewed within the app
- First Name - Used for product personalization purposes