



FACTS

WHAT DOES UNITED 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:

- Social Security number and account balances
- checking account information and credit card or other debt
- overdraft history and payment 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 United Credit Union chooses to share; and whether you can limit this sharing.

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

Questions? Call 877-581-8651

What we do

How does United 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 United Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for financing or provide account information ▪ show us your driver's license or make deposits or withdrawals from your account ▪ show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>United Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>United Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include financial advisors and insurance companies.</i>

Other important information

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1. Video Banking Service

Video Banking is offered as a convenience and supplemental service to our on-line/digital services. Video Banking allows you to video chat with a United Credit Union staff member with the use of your personal computer or other electronic devices.

2. User Conduct

You agree not to use Video Banking or the content or information delivered through Video Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Video Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, antidiscrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable, including but not limited to, being indecent, obscene, lewd or lascivious; (h) interfere with or disrupt computer networks connected to Video Banking; (i) interfere with or disrupt the use of Video Banking by any other user; or (j) use Video Banking in such a manner as to gain unauthorized entry or access to the computer systems of others. Video Banking shall not be used while operating a motor vehicle or other machinery.

3. No Commercial Use or Re-Sale.

You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You agree not to make any commercial use of Video Banking or resell, lease, rent or distribute access to Video Banking.

4. Authorization.

By accessing Video Banking, you are agreeing to allow the process to utilize video conferencing and other video streaming technology to interact with United Credit Union personnel. Your likeness will be projected to United Credit Union and you agree to the use of your image during this transaction. The transaction shall be confidential. Any use of the Video Banking system is subject to being recorded or monitored and your use of the Video Banking system is your authorization for such monitoring or recording.

5. Indemnification.

Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless United Credit Union, its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims,

liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Video Banking including but not limited to operating a motor vehicle or other machinery.

6. Account Ownership/Accurate Information.

You represent that you are the legal owner of the Account(s) and other financial information which may be accessed via Video Banking. You represent and agree that all information you provide to us in connection with Video Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Video Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Device you will use to access Video Banking

7. User Security.

You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Video Banking. You agree not to leave your Device unattended while logged into Video Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you permit other persons to use your Device, login information, or other means to access Video Banking, you are responsible for any transactions they authorize, and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account.

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT

On September 11, 2001, our lives changed forever. In an effort to protect you and our country, the USA PATRIOT Act was signed into law. To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

We proudly support all efforts to protect and maintain the security of our Members and our Country.