

FACTS WHAT DOES VANTAGE WEST 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: <ul style="list-style-type: none"> - Social Security number and credit card or other debt - credit history and payment history - transaction history and transaction or loss history 	
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 Vantage West Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Vantage West Credit Union share?
	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
	For our marketing purposes – to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes – information about your transactions and experiences	We don't share
	For our affiliates' everyday business purposes – information about your creditworthiness	We don't share
	For our affiliates to market to you	We don't share
	For our nonaffiliates to market to you	We don't share
Questions?	Call 520-298-7882 or toll-free 800-888-7882	

Who we are

Who is providing this notice?	Vantage West Credit Union
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What we do

How does Vantage West 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.
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How does Vantage West Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or provide employment information - apply for financing or give us your wage statements - show us your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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>
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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>Vantage West 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>Vantage West 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, Insurance Agencies and Securities Broker Dealer.</i>

Other important information

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