

FACTS	WHAT DOES Deseret First Federal 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 Income ▪ Account Balances and Payment History ▪ Credit History and Credit Scores Sharing excludes text messaging originator opt-in and consent; this information will not be shared with any third parties.
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 Deseret First Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal Information	Does Deseret First Federal 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	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 800-326-3328– our menu will prompt you through your choice(s). <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800-326-3328

Who we are	
Who is providing this notice?	Deseret First Federal Credit Union

What we do	
How does Deseret First Federal 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, including computer safeguards and secured files and buildings.
How does Deseret First Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ 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?	Federal law gives you the right to limit only: <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 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 – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a common corporate identity of Deseret First Federal Credit Union; financial companies such as Deseret First Financial Services and Deseret First Wealth Management; and nonfinancial companies, such as Deseret Insurance Agency.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include marketing and printing company service providers to perform marketing services on our behalf and services pursuant to a joint marketing agreement between us and another institution.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include companies such as credit card companies and insurance companies.</i>