

# Kitsap Credit Union

# PRIVACY POLICY



## FACTS

### What Does Kitsap 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 Kitsap Credit Union’s Privacy Policy.

#### 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 transactions
- Account balances and payment history
- Credit history and credit score
- Voice biometrics during contact center contacts solely for security and authentication purposes
- Mobile app usage and limited location data used for geofencing and beacon scanning essential for app services, product offerings and performance

When you are *no longer* our member, we will not share your information except as permitted or required by law 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 Kitsap Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does Kitsap Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process you transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes -</b> information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes -</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates’ to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

## WHAT WE DO

### How does Kitsap 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

### How does Kitsap Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- apply for any credit union service
- visit our website, provide us information on any online application or transaction, or information you send to us by email
- use your credit or debit card or pay your bills
- make deposits to or withdrawals from your accounts
- contact our contact center to make transactions we collect voice biometric information
- mobile app location data and app usage information for product and service promotions, operational updates (i.e., branch closures), or special events and to enhance mobile banking experience

We also collect your personal information from others, including credit bureaus or other companies.

### Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

However, we do not have any affiliates with whom we share any information.

## DEFINITIONS

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Kitsap Credit Union has no affiliates.*

### Non-affiliates

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

- *Kitsap Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.*

### Joint marketing

A formal agreement between Kitsap Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

- *Our joint marketing partners include financial services and insurance companies.*

## OTHER IMPORTANT INFORMATION

**Protecting Children's Private Information.** Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

**Privacy Policy Changes.** While we reserve the right to amend this Privacy Policy at any time, you can always review the current version at [kitsapcu.org](http://kitsapcu.org)

## QUESTIONS

Call 360.662.2000 or 800.422.5852, through our website at [KitsapCU.org](http://KitsapCU.org), or write to us at:  
Kitsap Credit Union, PO Box 990, Bremerton, WA 98337