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 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 transactions
- Account balances and payment history
- Credit history and credit score

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 choose 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?
For our everyday business purposes - such as to process you transaction, 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	No	We don't share
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

To Limit Our Sharing

- Call (360) 662-2000 or (800) 422-5852
- Visit www.kitsapcu.org/privacypolicy to download and print form.
- Mail the form below to: **Kitsap Credit Union,** PO Box 990, Bremerton, WA 98337
- Bring the form into a branch

Please note:
If you are a *new* member, we can begin sharing your information 30 days from the date we send notice, When you are *no longer* our member, we continue to share your information described in this notice.

However you can contact us at any time to limit our sharing.

Questions?

Call (360) 662-2000, (800) 422-5852 or go to www.kitsapcu.org

Mail Or Bring In Form

If you have a joint account your choices will apply to everyone on your account .

Mark any/all you want to limit:

❏ Do not allow your affiliates or nonaffiliates to use my personal information to market to me.

❏ Do not allow Kitsap Credit Union to use my personal information to market to me.

Name _____

Address _____

City, State, Zip _____

Phone _____ Acct. # _____

Mail To:

Kitsap Credit Union
PO Box 990
Bremerton, WA 98337

Who We Are

Who is providing this notice?	Kitsap Credit Union

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.
How does Kitsap Credit Union collect my personal information?	We restrict access to nonpublic personal information about you to those who need to know the information to provide products or services to you. We collect your personal information, for example, when you: • 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: • sharing for affiliates' everyday business purpose - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliations 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Kitsap Credit Union has no affiliates at the current time.*
Nonaffiliates	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.*
Joint marketing	A formal agreement between nonaffiliates financial companies that together market financial products or service to you. • *Our joint marketing partners include insurance companies at the current time.*