

## FACTS

### WHAT DOES SOLARITY 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 account(s) or service(s) you have with us. This information can include:

- Social Security number and income
- Account balance(s) and transaction history
- Credit history and credit scores

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 Solarity Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Solarity Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus. We may provide pay-off or payment information to persons or entities who seek to make payments on your behalf.	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 nonaffiliates to market to you</b>	No	We don't share

*\*Sharing excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties.*

#### Questions?

Call 509.248.1720 or toll-free 800.347.9222, go to [solaritycu.org](http://solaritycu.org) or write to us at Solarity Credit Union, PO Box 2922, Yakima, WA 98907.

What we do	
<b>How does Solarity Credit Union protect my personal information?</b>	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 personal information about you to those employees and volunteers who need to know the information for everyday business purposes.
<b>How does Solarity Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Solarity Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Solarity Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial service providers, investment service providers and insurance companies.</i></li> </ul>