Rev. 10/2022

# FACTS

## WHAT DOES Sunlight 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:

- Social Security Number
- Transaction History and Transaction or loss history
- Credit history
- Account balances and payment history.

If you terminate your membership with Sunlight Federal Credit Union, we will not share information we have collected on you except as permitted or required by law.

**How?**

All financial companies need to share Member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Member's personal information; the reasons Sunlight Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Sunlight 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 | No |
| **For joint marketing with other financial companies** | Yes | No |
| **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 |

**Questions?** Call 307-587-4915 or go to Https://www.SunlightFCU.com/privacy-policy

## Who we are

| | |
|---|---|
| **Who is providing this notice?** | Sunlight Federal Credit Union |

## What we do

| | |
|---|---|
| **How does Sunlight FCU 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.<br>Our Verification procedures guide employees through confirming a member's identety before opening an account or releasing information. |
| **How does Sunlight FCU collect my personal information?** | We collect your personal information, for example, when you<br>▬ Open an account or make a transaction on your account<br>▬ Fill out loan applications or any other form you fill out<br>▬ Information submitted to us by e-mail or from our website.<br>We also collect your personal information from credit bureaus and other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>▬ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>▬ affiliates from using your information to market to you<br>▬ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. |

## Definitions

| | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>▬ *Sunlight FCU has no affiliates* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>▬ *This can include credit bureaus and other companies used by sunlight to maintain or better improve our service to our members.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>▬ *This can include marketing for insurance and other products.* |

## Other important information

**Our Confidentiality and Security Safeguards**
We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees are permitted access to member information that they may need to perform their jobs and to provide service to you. Our employees have access to such member information as necessary to conduct a transaction or respond to your inquiries. All employees are trained to respect member privacy. No one except our employees has regular access to the Credit Union computer system and records storage. The Credit Union has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.
Sunlight Federal Credit Union reserves the right to disclose nonpublic personal information about our Members to non-affiliated third-parties as allowed or required by law.