



# PRIVACY POLICY

## FACTS

### WHAT DOES TRAILHEAD 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 and income
- Account balances and transaction history
- Credit history and credit score

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 Trailhead chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Trailhead 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	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>	No	We don't share
<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 credit worthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## QUESTIONS?

Call 503.220.2592, go to [www.trailheadcu.org](http://www.trailheadcu.org), or send an email at [info@trailheadcu.org](mailto:info@trailheadcu.org).

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(rev. 6-2013)

(continued)

What we do	
<b>How does Trailhead 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.
<b>How does Trailhead 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>• apply for any credit union service</li><li>• perform a transaction on your account</li><li>• use your credit or debit card or pay bills</li><li>• make deposits to or withdrawals from your account</li><li>• visit our web site, provide us information on any online application or transaction, or information you send to us by email.</li></ul> <p>We also collect your personal information from other companies, such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</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> <p>State laws and individual companies may give you additional rights to limit sharing. However, we do not have any affiliates with whom we share any information.</p>
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>• Trailhead Credit Union has no affiliates.</li></ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• Trailhead Credit Union does not share with nonaffiliates so they can market to you.</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>• Trailhead Credit Union does not have any joint marketing partners.</li></ul>