



**TransWest Credit Union**  
 PO Box 65218  
 SLC, UT 84115

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| <b>FACTS</b> | <b>WHAT DOES TRANSWEST CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b> |
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| <b>WHY?</b> | 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 TransWest Credit Union's Privacy Policy. |
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| <b>WHAT?</b> | <p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Name, address, Social Security number, and income</li> <li>- Account balances and transaction history</li> <li>- Credit History and credit scores</li> </ul> <p>When you are no longer our members, we will not share your information except as permitted or required by law as described in this notice.</p> |
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| <b>HOW?</b> | 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 TransWest Credit Union chooses to share; and whether you can limit this sharing. |
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| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION                                                                                                                                            | DOES TRANSWEST CREDIT UNION SHARE? | CAN YOU LIMIT THIS SHARING? |
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| <b>For our everyday business purpose</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>                                                                                                                                 | Yes                                | No                          |
| <b>For our affiliates' everyday business purpose</b> - information about your transactions and experiences                                                                                | Yes                                | No                          |
| <b>For our affiliates' everyday business purpose</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 our nonaffiliates' to market to you</b>                                                                                                                                            | No                                 | We don't share              |

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| <b>QUESTIONS?</b> | Call 801.487.1692 or toll free 800.748.4488, or send us an email at _____@transwestcu.com, or write to us at: TransWest Credit Union, PO Box 65218, SLC, UT 84115 |
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| <b>WHO WE ARE</b>             |                        |
|-------------------------------|------------------------|
| Who is providing this notice? | TransWest Credit Union |

| <b>WHAT WE DO</b>                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| How does TransWest 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 TransWest Credit Union collect my personal information? | We collect your personal information, for example, when you <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>- you visit our website, provide us information on any online application or transaction, or information you send to us by email</li> <li>- use your credit or debit card or pay your bills</li> <li>- make deposits to or withdrawals from your accounts</li> </ul> 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: <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purpose - 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> State laws and individual companies may give you additional rights to limit sharing.                                                                                                                              |

| <b>DEFINITIONS</b>     |                                                                                                                                                                                                                                                                                                                            |
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| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>We have no affiliates.</i></li> </ul>                                                                                                                                      |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>TransWest Credit Union does not share with non affiliates so they can market to you.</i></li> </ul>                                                                    |
| <b>Joint marketing</b> | A formal agreement between TransWest Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include investment and financial service providers and insurance companies.</i></li> </ul> |

