



Utah First Federal Credit Union
200 E South Temple
Salt Lake City, UT 84111
(801) 320-2600

Utah First Federal Credit Union Privacy Policy

This Privacy Policy ("Policy"), as amended by Utah First Federal Credit Union ("Utah First") from time to time, describes and governs our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. As used in this Policy, the words "you," "your" and "I" refer to the member of the Utah First. The words "we," "us," "our" and "Credit Union" refer to Utah First Federal Credit Union.

FACTS	WHAT DOES UTAH FIRST 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?	<p>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and income• account balances and transaction history• credit history and credit scores <p>When You are <i>no longer</i> Our member, We continue to share Your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Utah First Federal Credit Union chooses to share; and whether You can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES THE 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 non-affiliates to market to You	No	We Don't Share

QUESTIONS?	Call (801) 320-2600 or (800) 234-0729, go to www.UtahFirst.com , or write us at: Utah First Federal Credit Union, 200 E South Temple, Salt Lake City, UT 84111
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WHO WE ARE	
Who is providing this notice?	Utah First Federal Credit Union

WHAT WE DO	
How does Utah First 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 Utah First collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any Credit Union service • Visit our website, provide us information on any online application or transaction, or information you send to us by mail • Use your credit or debit card or pay your bills • Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Utah First has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Utah First does not share with non-affiliates so they can market to you
Joint Marketing	<p>A formal agreement between Utah First and a non-affiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include investment and financial service providers and insurance companies