

PRIVACY NOTICE



FACTS

WHAT DOES DESERT FINANCIAL 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: <ul style="list-style-type: none"> ■ Social Security number and account transactions ■ Account balances and payment history Transaction ■ history and credit history 	
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 Desert Financial Credit Union chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information	Does Desert Financial share?	Can you limit this sharing?
For our everyday business purposes — such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations or reporting 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ■ Call us at (602) 433-7000 or toll-free at (800) 456-9171. ■ Visit us at any of our branch locations. <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call (602) 433-7000 or toll-free at (800) 456-9171.	

Who we are

Who is providing this notice?

Desert Financial Credit Union

What we do

How does Desert Financial 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.

How does Desert Financial collect my personal information?

We collect your personal information, for example, when you:

- Open an account or give us your contact information.
- Apply for a loan or pay your bills.
- Make deposits or withdrawals from your account.

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes — information about your creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.
[See below for more on your rights under state law.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Desert Financial name, such as Desert Financial Wealth Services, LLC. and the Desert Financial Foundation and others, such as Define Mortgage Solutions, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Desert Financial Credit Union does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance and credit card companies.*

Other important information

Vermont Residents — Your state law requires financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with nonaffiliated third parties or companies in our corporate family unless you call us toll-free at (800) 456-9171 and authorize us to do so.

California Residents — Your state law requires financial institutions to obtain your consent prior to sharing information about you with nonaffiliated third parties. Except as permitted by law, we will not share information we collect about you with nonaffiliated third parties while you are a resident of California.