



WHAT DOES BANNER FEDERAL DO WITH YOUR PERSONAL INFORMATION?

FACTS

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 that we collect and share depend on the product or service that you have with us. This information can include:</p> <ul style="list-style-type: none"> • your Social Security Number and income • account balances and payment history • account transactions and checking account information <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 members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information, whether Banner Federal chooses to share, and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Banner Federal 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	Yes	No
	For our affiliates' everyday business purposes-information about your creditworthiness	No	We don't share
	For nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free 1-800-426-2004 or go to bannerfcu.org .		



Banner Federal Credit Union

The credit union with *heart!*

Who we are	
Who is providing this notice?	Banner Federal Credit Union
What we do	
How does Banner Federal protect my personal information?	<p>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.</p> <p>Banner Federal regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.</p>
How does Banner Federal 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 deposit money• pay your bills or apply for a loan• use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none">• 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>• Banner Federal does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>• Our joint marketing partners include investment, insurance, and other financial services companies.</i>