

FACTS

WHAT DOES UNIFIED PEOPLE'S 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: <ul style="list-style-type: none"> ■ Social Security number and account balances ■ payment history and wire transfer instructions ■ credit history and credit card or other debt
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Unified People's Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Unified People's Federal CU 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	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call N/A —our menu will prompt you through your choice(s) ■ Visit us online: N/A ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 307-632-1476 or go to N/A
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Mail-In Form	
	Mark any/all you want to limit: For joint marketing with other financial companies and for nonaffiliates to market to you.
	Name _____
	Address _____
	City, State, Zip _____
Mail To:	Unified People's Federal Credit Union, 414 E. 18th St., Cheyenne, WY 82001-4699

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Who we are	
Who is providing this notice?	Unified People's Federal Credit Union
What we do	
How does Unified People's FCU 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 Unified People's FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or give us income information ■ or apply for a loan or give us your employment history ■ or make transactions using our debit card or credit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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>
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. <ul style="list-style-type: none"> ■
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■
Other important information	
Unified People's FCU uses measures that comply with federal law to protect your personal information. You can help by sharing information only with known, trusted sources and safeguarding your passwords and computers.	