



WHAT DOES KINGS PEAK 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 & account balances • Credit history & checking account information • Payment history & transaction history <p>When you are no longer our customer 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 business. In the section below we list the reasons financial companies can share their members personal information; the reasons we choose to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES KINGS PEAK CU SHARE THIS INFORMATION?	CAN YOU LIMIT OUR ABILITY TO DO 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 – in order 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, experiences, and your creditworthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For nonaffiliates to market to you	NO	N/A



WHO WE ARE	
WHO IS PROVIDING THIS NOTICE	KINGS PEAK CREDIT UNION
WHAT WE DO	
HOW DOES KINGS PEAK CU PROTECT YOUR PERSONAL INFORMATION?	To protect your information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards & secured files and buildings.
HOW DOES KINGS PEAK CU COLLECT YOUR PERSONAL INFORMATION?	We collect your information, for example, when you: <ul style="list-style-type: none"> • Open an account or make a wire transfer • Apply for financing or show us your driver's license • Make deposits or withdrawals from your account We also collect your information from others, such as credit bureaus, affiliates, or other companies.
WHY CAN YOU NOT LIMIT ALL SHARING?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws & individual companies may give you their own additional rights to limit sharing.
DEFINITIONS	
AFFILIATES	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Kings Peak Credit Union has NO affiliates.
NONAFFILIATES	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Kings Peak CU DOES NOT SHARE with our 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. <ul style="list-style-type: none"> • Kings Peak CU has TRUSTAGE or CUNA Mutual Group as joint marketing partners.
OTHER IMPORTANT INFORMATION?	

QUESTIONS?

Call Kings Peak Credit Union at 1-435-722-3795 or go to www.kingspeakcu.com