

### Protecting Consumer Privacy on the Internet:

When visiting our website, you may also choose to provide us with personally identifying information. This is done when you apply for one of our products or when you enroll in one of our services. We will use this information you provide to evaluate your application and/or to enroll you in the service you request. The identifying information you provide is kept secure. When you provide information to us, the information is sent through a "secure session" established with Secure Socket Layer (SSL). This technology protects your information while it is transferred over the Internet. Our systems protect your information from access by others using industry standard encryption and security technologies.

### Explanation of Opt Out Right:

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may submit an Opt Out Notice to the Credit Union.

### Confidentiality and Security:

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you have questions regarding our privacy policies or procedures, please contact the Credit Union at 623.580.6000 or 800.224.3330.



Your state, your credit union.

## LOCATIONS

### DEER VALLEY

(CORPORATE OFFICE)  
3440 W. DEER VALLEY RD  
PHOENIX, AZ 85027  
(623) 580-6000

### CAPITOL

1558 W. JACKSON ST  
PHOENIX, AZ 85007  
(623) 580-6000

### GOODYEAR

1270 N. DYSART RD  
GOODYEAR, AZ 85395  
(623) 580-6000

### TEMPE

937 E. BROADWAY RD.  
TEMPE, AZ 85282  
(623) 580-6000

### OSBORN

2440 W. OSBORN RD  
PHOENIX, AZ 85015  
(623) 580-6000

### PAYSON

514 S. BEELINE HWY  
PAYSON, AZ 85541  
(928) 472-8995

### TUCSON

3919 E. PIMA  
TUCSON, AZ 85712  
(520) 881-0200

FROM ALL OTHER CALLING AREAS  
800-224-3330

[WWW.CANYONSTATECU.ORG](http://WWW.CANYONSTATECU.ORG)



Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



## Privacy Disclosure Opt-Out Notice



Your state, your credit union.

## Canyon State Credit Union Privacy Notice

Canyon State Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your Credit Union.

To ensure that you can rely upon the quality of products and services we make available, we wish to inform you about the following privacy policies and procedures.

### Definitions:

- **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.
- **Affiliate** means a company we own or control.
- **Nonaffiliated third party** means a company that is not an affiliate of ours.
- **Joint Marketing Agreement** means a written contract between us and one or more companies to jointly offer, endorse, or sponsor a financial product or service.

### To Whom Our Policies Apply:

The policies and practices described in this notice apply to members and individuals who inquire about and/or obtain products or services from Canyon State Credit Union for personal, family or household purposes, such as:

- Savings accounts
- Checking accounts
- All IRA accounts for which we are acting as custodian
- Credit cards
- Loan accounts
- Investment Certificates

### Information We Collect:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms such as your name and address;
- Information about your transactions with us, our affiliates, or others such as your account number, account balance, payment history and credit card usage;
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history;

- Information obtained when verifying the information you provide on an application or other forms, such as from current or past employers, other institutions, and other sources listed on the application; and
- Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household and home ownership.

### Information We Disclose:

In order to provide financial services to you, we share certain information about you with third party service providers. However, we only share information to the extent necessary to service your account or offer new services. If we share your information, it is with the goal of bringing you quality services, more choices, and greater convenience. Information we may have about former members is only shared or disclosed if necessary to enforce or administer an account or as required by law.

### Parties We May Disclose Information To:

We may disclose nonpublic personal information about you to third party financial service providers, such as an insurance company we jointly market insurance products with.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

We only work with companies that agree by contract to maintain strong confidentiality protections and limit the disclosure and use of information we provide only to carry out the purposes for which such information was disclosed. We do not permit these companies to sell to other third parties the information we provide to them.

### Service Provider/Joint Marketing Exception:

We may disclose the following information to companies that perform marketing services on our behalf or to other financial service providers whom we have joint marketing agreements:

- Information we receive from you on applications or other forms such as your name, address and Social Security Number.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

## PRIVACY DISCLOSURE – OPT OUT NOTICE

Name: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

### I do not wish to have my nonpublic personal information disclosed or shared with:

\_\_\_\_\_ Insurance Companies that the Credit Union has entered into a joint marketing agreement with.

\_\_\_\_\_ Any third party financial service providers.

Note: We only work with companies that agree by contract to maintain strong confidentiality protections and limit the disclosure and use of information we provide only to carry out the purposes for which such information was disclosed. We do not permit these companies to sell to other third parties the information we provide to them.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Note: Third party financial service providers do NOT include service providers that we have partnered with to provide our services, such as our computer company, check printer, credit bureaus, etc.

### This notice remains in effect unless revoked by you.

#### Return To:

Canyon State Credit Union  
3440 West Deer Valley Road  
Phoenix, AZ 85027