

FACTS

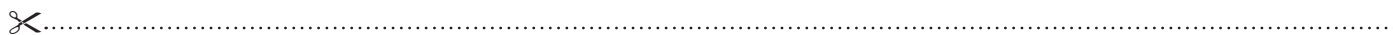
WHAT DOES CLEARWATER CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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 ■ transaction or loss history and credit history ■ employment information and assets
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 Clearwater Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Clearwater Credit Union 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 (such as the November skip-a-payment offer)	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 406-523-3300 ■ Visit us online: https://clearwatercreditunion.org/files/2018/12/Privacy_policy.pdf ■ Mail the form below <p>Please note:</p> <p>If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, 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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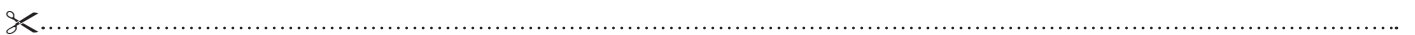
Questions?	Call 406-523-3300 or go to www.clearwatercreditunion.org
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Mail-in Form	
	Mark any/all you want to limit: <input type="checkbox"/> For our marketing purposes — to offer our products and services to you (such as the November skip-a-payment offer) <input type="checkbox"/> For joint marketing with other financial companies
	Name
	Address
	City, State, Zip
	Account #
Mail To:	Clearwater Credit Union, Attn: Opt Out 3600 Brooks Street Missoula, MT 59801

What we do	
How does Clearwater Credit Union 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 Clearwater Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or show your government-issued ID ■ apply for a loan or use your credit or debit card ■ 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 <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 State laws and individual companies may give you additional rights to limit sharing.
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"> ■ <i>Clearwater Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include insurance companies and financial services companies.</i>
Joint marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies and financial services companies.</i>



NOTE: You do not need to opt out of the same mailings every year.

If you have opted out once, you will be opted out until you tell us otherwise. To begin receiving mailings again, please contact us at (406) 523-3300.

If you don't want to opt out of anything, do not return this form.