

FACTS	WHAT DOES CLEARWATER CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives you 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 products and services you have with us. This information can include your:</p> <ul style="list-style-type: none"> • Social Security Number and account balances, • Transaction, loss, or credit history, and/or • Employment information and assets.
How?	We need to share your personal information to run our everyday business. In the section below, we list the reasons financial institutions can share your personal information, the reasons we choose to share, and whether you can limit this sharing.

Reasons We 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 investigation, or report to credit bureaus.	YES	NO
For Our Marketing Purposes To offer our products and services to you.	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"> • Complete and submit our online Opt-Out Form at www.clearwatercreditunion.org/Opt-Out. • Call 406-523-3300 and indicate you would like to opt out of info sharing. <p>Please Note If you are a new member, we can begin sharing your information 30 days from the we sent you this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can limit that sharing at any time using the methods above.</p>
Questions?	Call us at 406-523-3300 or visit our online Privacy Center at www.clearwatercreditunion.org/privacy

WHAT WE DO

How does Clearwater Credit Union protect my personal info?	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?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Open an account or shows your government-issued ID, Apply for a loan or use your debit or credit card, or Make account deposits or withdrawals. <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 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, or 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	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>Clearwater Credit Union has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>Nonaffiliates we share with can include insurance and financial services companies.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliate financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include insurance companies and financial services companies.</i></p>

Other Important Information

In addition to this Privacy Notice, our Online Privacy Statement available online at clearwatercreditunion.org explains how we may collect, use, and share your information through our website located at www.clearwatercreditunion.org, our online banking system accessible through www.clearwatercreditunion.org or the Clearwater mobile app. We encourage you to review our Online Privacy Statement thoroughly.