

FACTS

WHAT DOES EVERGREENDIRECT 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 EvergreenDIRECT Credit Union's Privacy Policy.

At EvergreenDIRECT Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by EvergreenDIRECT Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, social security number and income
- Account balances and transaction history
- Credit history and transaction or loss history

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons EvergreenDIRECT Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EvergreenDIRECT 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 or as permitted by law.	Yes	No
For our marketing purposes— 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 and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call (800) 327-4286 or see Other important information section below.	

What we do

How does EvergreenDIRECT 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.

We also restrict access to nonpublic personal information about you to those employees who have a specific business purpose for using it.

How does EvergreenDIRECT Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make deposits and withdrawals from your account
- Apply for a credit union service
- Use your credit or debit card or pay your bills

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *EvergreenDIRECT Credit Union does not share with our affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *EvergreenDIRECT Credit Union does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies where we jointly market financial products or services to you.

- *EvergreenDIRECT Credit Union shares with our joint marketing partners which include financial service providers.*

Other important information

If you have questions about EvergreenDIRECT Credit Union's Privacy Policy: Call (800) 327-4286 or (360) 943-7676 or email us at info@evergreendirect.org or visit our website at www.evergreenDIRECT.org . You can also write us at: EvergreenDIRECT Credit Union, PO Box 408 Olympia, WA 98507