UNITED COMMUNITY credit union

217-224-1093 • www.myuccu.com

UCCU Privacy Notice.

FACTS	WHAT DOES UNITED COMMUNITY 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 how we handle user privacy.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores
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 United Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does UCCU 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	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes—information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes—information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	YES	YES

To limit our sharing	■ Call **217-224-1093** – our menu will prompt you through your choice(s) **or** ■ Visit us online: **www.myuccu.com** **Please note:** If you are a *new* customer, 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. However, you can contact us at any time to limit our sharing.
Questions?	Call **217-224-1093** or go to **www.myuccu.com**

Who we are

Who is providing this notice?	UNITED COMMUNITY CREDIT UNION

What we do

How does United Community CU 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 United Community CU collect my personal information?	We collect your personal information, for example, when you: ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card 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: ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates 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 non-financial companies. ■ *United Community Credit Union has no affiliates*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *Our non-affiliate companies are CUNA Mutual and State National Companies*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ■ *Our joint marketing company is CUNA Mutual*

Other Important Information

UCCU Mobile Banking App, United Community CU, collects the following information even when the app is closed or not in use:

- Location Data - Used for geofencing and beacon scanning essential for advertising/marketing campaign delivery (must opt in when app is initially opened and must be turned on in device settings)
- Device Type - iOS or Android
- Unique Device Identifiers - This ID is used for identifying a user and sending campaigns
- Product Interaction - App entry, app exit and pages viewed within the app
- First Name - Used for product personalization purposes