

CANOPY FEDERAL CREDIT UNION PRIVACY POLICY

FACTS

WHAT DOES CANOPY FEDERAL 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 Canopy Federal Credit Union's Privacy Policy.

At Canopy Federal 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 Canopy Federal 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 accounts or services you have with us. This information can include:

- Name, address, Social Security number and income
- Account balances and transaction history
- Credit history and credit scores

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 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 Canopy Federal Credit Union chooses to share and whether you can limit this sharing.

| Reasons we can share your personal information | Does Canopy Federal 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 | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| 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 | We don't share |
| For non-affiliates to market to you | No | We don't share |

Questions?

Call (800) 541-4310 or (509) 328-2900, send us an email at inquire@canopycu.com or write to us at: Canopy Federal Credit Union, PO Box 2519, Spokane, WA 99220-2519.

Who we are

Who is providing this notice?

Canopy Federal Credit Union

What we do

How does Canopy Federal 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 and volunteers who need to know the information to provide products or services to you.

How does Canopy Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- open an account or apply for a loan
- apply for any credit union service
- visit our website, provide us information on any online application or transaction, or information you send to us by email
- use your credit or debit card to pay your bills
- make deposits to or withdrawals from your accounts

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

Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- 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.

Definitions

Affiliates

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

- *Canopy Federal Credit Union has no affiliates.*

Non-affiliates

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

- *Canopy Federal Credit Union does not share with non-affiliates so they can market to you, except in connection with our joint marketing arrangements.*

Joint marketing

A formal agreement between Canopy Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

- *Our joint marketing partners include providers of investment and financial services and insurance companies.*

Other important information

Our website and mobile application services periodically collect, transmit, and use geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the website and mobile application service is being used, or not at all. You can change your location permissions at any time in your device settings.

Effective January 1, 2021