

SIMPLOT EMPLOYEES CREDIT UNION PRIVACY STATEMENT

Approved 12/28/2010

FACTS

WHAT DOES SIMPLOT EMPLOYEES 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:

- Social Security number and income
- account balances and payment history
- transaction history and credit history

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 Simplot Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SECU share?	Can you limit this sharing?
For our everyday business purposes--- such as to process 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	YES
For joint marketing with other financial companies	NO	We do not SHARE
For our affiliates' everyday business purposes--- limited marketing information	YES	YES
For non-affiliates to market to you	NO	We do not SHARE

TO LIMIT OUR SHARING

- Call 1-208-454-4286 or 1-800-635-0401
- Please note:** If you are a new customer/member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer/member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**TO LIMIT OUR
DIRECT
MARKETING**

- To limit our direct marketing to you by mail or telephone, please call 208-454-4286 or 1-800-635-0401

Please note: We may contact our existing customers/members by mail, telephone, or email to offer additional financial products or services that we believe may be of interest to you. You may direct us not to send you such offers.

QUESTIONS?

Call 1-208-454-4286 or 1-800-635-0401

Who we are

**Who is providing
this notice?**

The Simplot Employees Credit Union, a financial institution.

What we do

**How does SECU
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 SECU
collect my personal
information?**

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

- open an account or apply for a loan
- use your debit card to make deposits or withdrawals from your account
- We also collect your personal information from others, such as credit bureaus or other companies.

**Why can't I limit
all sharing?**

Federal law only gives you the right to limit

- 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 individually – unless you tell us otherwise.

Definitions

Affiliates

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

- Our affiliates include CUNA-Credit Union National Association

Definitions – cont'd

Non-affiliates

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

- Simplot Employees Credit Union does not share with non-affiliates

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Simplot Employees Credit Union does not jointly market

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.