

FACTS	WHAT DOES RIZE 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 how we handle user privacy.
What?	The types of personal information we collect and share depend on the product or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores When you are no longer our member, we continue to share your information 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 Rize Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rize 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	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> • Visit us online at RizeCU.com/PrivacyOptOut • Call us at 800.866.6474 <p>Please note: If you have a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing contact	<ul style="list-style-type: none"> • Visit us online at RizeCU.com/PrivacyOptOut • Call us at 800.866.6474 <p>Please note: If you have a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions	Call 800.866.6474 or send us a secure email to RizeCU.com/Secure-eMail

Who we are	
Who is providing this notice?	Rize Federal Credit Union

What we do	
How does Rize 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. The measures include computer safeguards and secured files and buildings.
How does Rize Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • 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 nonaffiliates to market to you, and 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 you alone unless you tell us otherwise. However, your choice to limit sharing with nonaffiliates to market to you will apply to all joint account holders. If you have more than one account and you choose to opt out, you will need to do so for each account.

Definitions	
Affiliates	Companies connected through common ownership or control. These may include both financial and nonfinancial companies. For example, MyCUmortgage is one of our financial affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Rize Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing plans include financial service providers and insurance companies.

Other important information	
<p>Do Not Call Policy: This notice is the Rize Credit Union Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law allows. Rize Credit Union employees receive training on how to document and process phone marketing choices. Consumers who ask not to receive phone solicitations from Rize Credit Union will be placed on the Do Not Call list and will not be called in future campaigns, including those of Rize Credit Union affiliates.</p> <p>Call monitoring & recording: If you communicate with us by phone, we may monitor or record the call.</p>	
<p>California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act on our website at RizeCU.com/PrivacyPolicies.</p>	
<p>Nevada Residents: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 800.866.6474. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, 702.486.3132, or at BCPinfo@ag.state.nv.us.</p>	
<p>Vermont Residents: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	
<p>Alaska, Florida, Illinois, Maine, Maryland, New Jersey, & North Dakota Residents: The information you provide to us will not be shared with nonaffiliated companies for them to market to you or for joint marketing without your authorization.</p>	