

# Privacy Policy (Last updated 06/12/2018)

## FACTS WHAT DOES QUEST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives the consumer 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 services you have with us.

This information can include:

- Social Security number and income
- Account balances and account/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 institutions need to share member's personal information to run their everyday business. In the next section we list the reasons financial companies can share their members personal information; the reason Quest Federal Credit Union chooses to share; and whether you can limit this sharing

Reasons we can share your non-public information	Does Quest Federal Credit Union share?	Can you limit this sharing?
<b>For everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies-</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> Information about you credit worthiness	No	We do not share

Reasons we can share your non-public information	Does Quest Federal Credit Union share?	Can you limit this sharing?
For non-affiliates to market to you-	No	We do not share
<b>Who we are</b>		
Who is providing this notice?	Quest Federal Credit Union	
<b>What we do</b>		
How does Quest Federal Credit Union protect my personal information?	<p><b>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.</b></p> <p>Quest Federal Credit Union regularly test and assesses its information security measures and adopts upgrades and enhancements as necessary to protect your information.</p>	
How does Quest Federal Credit Union protect my personal information over the internet?	<p><b>To protect your information while in transit on the various websites owned and operated by or for Quest Federal Credit Union, the following communications security features are provided when applicable.</b></p> <ul style="list-style-type: none"> <li>• HTTPS/TLS 1.2 (Transport Layer Security)</li> <li>• Cross site forgery prevention</li> <li>• Session timeouts</li> <li>• Session-based restrictions</li> </ul>	
How does Quest Federal Credit Union collect my personal information?	<p><b>We collect your personal information, for example when you:</b></p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p><b>We also collect your personal information form others, such as credit bureaus, affiliates or other companies.</b></p>	
Why can't I limit all sharing?	<p><b>Federal law gives you the right to limit only</b></p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul>	

## Definitions

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

- CUNA Mutual

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

- Quest Federal Credit Union does not share with non-affiliates so then can market to you.

**Joint Marketing** A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- CUNA Mutual's Member Connect