

Privacy Policy

Universal City Studios Credit Union understands the importance of protecting the privacy of our members. As such, we are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws. This notice explains how the Credit Union collects and shares your nonpublic personal information (information that is not available publicly) and further describes your rights to limit what information we may share about you. This privacy notice replaces any previous notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time. Information We Collect and Share to Conduct Our Business. During the course of business, we collect nonpublic personal information ("information") about you from the following sources:

- Information that you provide to us verbally, in writing, or through the Internet.
- Information obtained through your transactions and experiences with us and our affiliates.
- Information we receive from nonaffiliated third parties about their transactions and experiences with you.
- Information provided by credit reporting agencies and similar companies.

We collect this information about you to complete your transactions and to maintain your accounts and related records. In the course of conducting our business, we may share any of the information we collect about you with third parties if: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a third party providing services to us, such as data processing, printing services, mailing services, and marketing services; 4) the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or 5) the disclosure is otherwise lawfully required or permitted. Furthermore, we may also disclose information about you to other nonaffiliated and affiliated third parties not described in this notice as permitted by law.

Information Shared Within the Credit Union. We restrict to your information to those employees who need to know that information to provide products or services to you. Our employees may also access your information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

Information Shared with Non-Financial Service Providers. We sometimes share any of the information we collect about you with outside companies that perform services for us. For example, to maintain and service your accounts or to fulfill your transaction requests, we share information with non-financial companies that provide services to us, such as data-processing companies, printing companies, mailing companies, and marketing companies. Prior to sharing any information with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws.

Information Sharing in the Event of Termination of Membership. If you terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.