

FACTS

WHAT DOES SIMPLICITY 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
- credit history and credit scores

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

Reasons we can share your personal information	Does Simplicity 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	Yes
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	We don't share

To limit our sharing

- Call 844-769-2667 - our menu will prompt you through your choice(s) or
- Visit us online: <https://www.simplicity.coop/privacy-policy>, or
- Mail the form on page 3

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing

Questions?

Call 844-769-2667 or email us at info@simplicity.coop

Who we are

Who is providing this notice?	Simplicity Credit Union
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What we do

How does Simplicity 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.
How does Simplicity Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• open an account or make a wire transfer• apply for a loan or give us your contact information• use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>Our affiliates include Exclamation Services, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>Simplicity Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>Our joint marketing partners include companies such as Trustage</i>

Other important information

Do you Collect Information on My Children? Yes. However, we respect the privacy of children and do not collect any more information than necessary to enable them to participate in the activities we offer at our website. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site.

Other important information (continued)

We collect the following information:

- Passwords
- Email Address
- Account Number(s)

The information that we collect from children is used:

- To access homebanking or e-statement services.
- To fulfill a requested transaction.

We will obtain parental consent before collecting information on your child, and you can review the information we have collected from your child online; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us:

By mail: Simplicity Credit Union, 222 E Upham St, Marshfield, WI 54449

By e-mail: info@simplicity.coop

By phone: (844) 769-2667

The Children's Online Privacy Protection Act is the federal law governing child on-line privacy; it protects children under age 13. For more information on COPPA, visit <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>

If you have already opted out before, it is not necessary to opt out again.

Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply my choice(s) only to me.	Do not share my personal information with nonaffiliates to market their products and services to me.	
	Member Name:	Mail to: Simplicity Credit Union 222 E Upham St Marshfield, WI 54449
	Address:	
	City, State, Zip:	
	Account #	