



PRIVACY NOTICE DISCLOSURE

Desert River Credit Union is committed to protecting the privacy of our members' financial records consistent with federal and state laws. In the course of providing our services, we collect information about the members, some of which is nonpublic personal information. We do not sell nonpublic personal information, but we do share such information with our service providers and others to better serve our members. We share nonpublic personal information only with contractual safeguards to protect the confidentiality of information. We maintain strong security controls to safeguard the privacy and accuracy of communications and transactions to protect our members' confidentiality. If after reading this notice you have questions, please contact us at (435) 259-6124 or write to:

Desert Rivers Credit Union,
725 North Main
PO Box 1047
Moab, UT 84532

INFORMATION WE COLLECT—

- We collect and retain information about members from the following sources: information we receive on applications; other forms (e.g., name, address, social security number, assets, and income); information received while verifying data provided on applications; information about transactions with us, our affiliates or others including those companies that work closely with us to provide financial products and services (e.g., account balance, payment history, parties to transactions and credit card usage); information we receive from a credit reporting agency or check verification agency; information contained in emails
- The Controls & Alerts App (CardControl by DRCU) periodically collects, transmits, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in the device settings.

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US —

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies and securities broker-dealers
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors and government agencies

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US —

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS —

If you terminate your membership with Desert Rivers Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION —

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Special Mobile and Messaging Protection - No mobile or messaging consent information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

WHAT MEMBERS CAN DO TO HELP —

Desert Rivers Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!