



PRIVACY NOTICE

Desert Valleys Federal Credit Union is committed to serving all the financial needs of its members. To accomplish this goal, we occasionally use the services of other companies to expand and diversify the financial services we can offer to you, our member. Desert Valleys FCU considers your financial privacy a top priority. This Privacy Notice tells you how we protect the privacy of your personal information (information about you which may not be publicly available).

"We", "us" and "our" refers to Desert Valleys Federal Credit Union; "you" and "your" refers to members and joint accountholders.

Information That We Collect and Disclose to Others

- We collect information about you from the following sources;
- Information we receive from you on applications and other forms you submit to us;
- Information about your transactions with us;
- Information about your transactions with others, including verification of that information;
- Consumer reporting agencies.

Parties to Whom We Disclose the Information

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements such as those that provide mortgage and insurance services. These companies are not permitted to sell or reuse the information we provide.

We may also disclose information about you under other circumstances, as permitted or required by law, for example, to complete transactions you have requested.

Confidentiality and Security

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, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Accuracy of Information

We endeavor to keep our information about your accounts accurate and current. If you find any problems with any of your statements or other credit union information, please contact us at (760) 446-3500. We will research your request and correct any inaccuracies.