

| FACTS WHAT DOES KEYPOINT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |                                                                                                                                                                                                                                                                                                                                    |
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| <b>WHY?</b>                                                              | 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.                   |
| <b>WHAT?</b>                                                             | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>          |
| <b>HOW?</b>                                                              | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons KeyPoint Credit Union and our affiliates choose to share, and whether you can limit this sharing. |

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION                                                                                                                                           | DOES KEYPOINT CREDIT UNION SHARE? | CAN YOU LIMIT THIS SHARING? |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------|
| <b>For our 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                               | Yes                         |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences                                                                               | No                                | We do not share             |
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness                                                                                           | No                                | We do not share             |
| <b>For our affiliates to market to you</b>                                                                                                                                               | No                                | We do not share             |
| <b>For non-affiliates to market to you</b>                                                                                                                                               | No                                | We do not share             |

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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Call (888) 255-3637 or TTY (877) 393-1400—our menu will prompt you through your choices</li> <li>• Visit us online at <a href="http://www.kpcu.com/privacy">www.kpcu.com/privacy</a></li> </ul> <p>Note if you are a <i>new member or other consumer</i>, we can begin sharing your information 30 days after we sent this notice. If you are <i>no longer</i> our member or other consumer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit sharing.</p> |
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| <b>QUESTIONS?</b> | Call (888) 255-3637 or TTY (877) 393-1400; email us at <a href="mailto:info@kpcu.com">info@kpcu.com</a> ; or go to <a href="http://www.kpcu.com">www.kpcu.com</a> . |
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| <b>WHO WE ARE</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <b>Who is providing this notice?</b>                                                      | KeyPoint Credit Union and our affiliate credit union service organizations, KeyPoint Financial Services, Inc. and Integrated Credit Union Services.                                                                                                                                                                                                                                                         |
| <b>WHAT WE DO</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>How does KeyPoint Credit Union protect my personal information?</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, secured files and buildings. We authorize our employees to access your information only when they need it for business purposes, and we require companies that work for us to protect your information.                           |
| <b>How does KeyPoint Credit Union collect my personal information?</b>                    | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> <li>• We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>          |
| <b>Why can't I limit all sharing?</b>                                                     | Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.                                                                                                                                                                                                                                                                                                                                                        |

| <b>DEFINITIONS</b>     |                                                                                                                                                                                                                                                                          |
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| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• KeyPoint Credit Union's affiliates are KeyPoint Financial Services, Inc., and Integrated Credit Union Services.</li> </ul> |
| <b>Non-affiliates</b>  | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• KeyPoint Credit Union does not share with non-affiliates.</li> </ul>                                                   |
| <b>Joint Marketing</b> | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies and investment companies.</li> </ul>         |

| <b>OTHER IMPORTANT INFORMATION</b>                                                          |
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| California law permits you to opt out of information sharing with joint marketing partners. |