



Darigold Federal Credit Union

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IMPORTANT INFORMATION – KEEP THIS NOTICE FOR FUTURE USE

PLEASE FIND ATTACHED THE ANNUAL DISCLOSURES RELATED TO PRIVACY, THE ELECTRONIC FUNDS TRANSFER ACT, AND THE FAIR CREDIT BILLING ACT.

I. IMPORTANT INFORMATION REGARDING YOUR PRIVACY

Darigold Federal Credit Union (DFCU) is a financial cooperative owned by its members and overseen by an elected, volunteer Board of Directors. Your financial privacy is a top priority of this Credit Union. We are issuing this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at (206)367-8400 or (800)524-0942.

We are committed to providing you with competitive products & services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all the information we collect from the sources & of the type described below, to companies that perform marketing or other services on our behalf, or on behalf of us and another financial institution, or other financial institutions with whom we have joint marketing agreements. We insist these companies meet our stringent security requirements as a condition of their business with us.

We may collect information about you from the following sources:

- Applications, forms, & your transactional history with us or others
- Credit Reporting agencies
- Third parties, such as companies that provide demographic information and other business transactions

We may, at times, disclose your non-public information, as described above, about you under other circumstances as permitted by law. Such disclosures with non-affiliated third parties can include:

- Financial service providers with whom we have joint marketing agreements, such as those that provide insurance services.
- Companies who may help us process transactions or provide customer service for your accounts, such as preparing or mailing statements or processing transactions.
- Non-financial companies, such as credit reporting agencies, to comply with the Fair Credit Reporting Act and other companies who conduct or perform services on our behalf.
- Other companies or entities as necessary to comply with other legal requirements, or as permitted by law.

Even though we don't sell your personal information to any non-affiliated third parties, you can still choose not to receive DFCU marketing offers about new products and services, special promotions, and other activities we think would add value to your relationship with us. To do this, please call our office at (800)524-0942 and ask to be removed from receiving our marketing messages.

If, at any time in the future, we should decide to change any substantive part of this Privacy Statement, we will provide you with notice of such changes.

II. BILLING RIGHTS SUMMARY - Electronic Transfer Act

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, call our office at (206)367-8400 or write us on a separate sheet at the address listed on your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. If you tell us orally, we may require that you send your questions in writing within 10 business days from receipt of your verbal complaint.

In your letter, you must provide:

- Your name & account number
- The dollar amount of the suspected error
- Describe the error about which you are unsure, and explain as clearly as you can why you believe it is an error or why you need more information.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your question. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your question. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

III. FAIR CREDIT BILLING ACTS SUMMARY

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, call our office at (206)367-8400 or write us on a separate sheet at the address listed on your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. If you tell us orally, we may require that you send your questions in writing within 10 business days from receipt of your verbal complaint.

In your letter, you must provide:

- Your name & account number
- The dollar amount of the suspected error
- Describe the error about which you are unsure, and explain as clearly as you can why you believe it is an error or why you need more information.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE:

We must acknowledge your letter within 30 days, unless we have corrected it by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you & you write to us within 10 days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.