

FACTS

WHAT DOES BECU Trust Company 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and transaction history ■ assets and wire transfer instructions
How?	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 BECU Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BECU Trust Co. 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	yes
For joint marketing with other financial companies	yes	yes
For our affiliates' everyday business purposes— information about your transactions and experiences	no	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	no	We don't share
For our affiliates to market to you	yes	yes
For nonaffiliates to market to you	no	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-233-2328 ext. 5176 or go to www.becu.org/trust
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Mail-in Form

	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not market your products and services to me.</p> <p><input type="checkbox"/> Do not allow other financial companies to jointly market to me.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>
	Name
	Address
	City, State, Zip
Mail To:	BECU Trust Company 12770 Gateway Drive, South Tukwila, WA 98168 MS-1017-1

Who we are

Who is providing this notice?

BECU Trust Company

What we do

How does BECU Trust Company 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 BECU Trust Company collect my personal information?

We collect your personal information, for example, when you

- open an account or seek financial or tax advice
- give us your income information or tell us about your investment or retirement portfolio
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include BECU.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *BECU Trust Company does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *BECU Trust Company does not jointly market.*

Other important information

State Laws:

VT and CA: Accounts with a Vermont or California mailing address automatically treated as if they have limited sharing as described on page 1. NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us you may be placed on our Do Not Call List by calling 800-233-2328. For more information, contact us at 12770 Gateway Drive, S., Tukwila, WA 98168. You may also contact the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; telephone number 702-486-3132; email BCPINFO@state.nv.us

When you mail your opt-out form, please retain a copy for your records.