



IMPORTANT INFORMATION REGARDING YOUR PRIVACY DECEMBER 2008

BECU and our affiliates, BECU Trust Company and BECU Financial Services, Inc., ("We") believe that you are our most important asset. We work very hard to earn and maintain your trust. To do that, we believe that it is absolutely vital that we protect your privacy by keeping the information we have about you secure and confidential. While some companies may sell account holder information to others as a part of their business strategy, BECU has not and will not follow that same practice.

We have policies and procedures in place to protect the safety of your personal and financial information. We restrict access to information about you only to those employees and affiliated and non-affiliated service providers, to the extent permitted by law and to the extent necessary for the business purpose. This enables us to provide or offer products and services to you, process and service your accounts, and conduct our business. We also have in place other physical, electronic, operational, and procedural safeguards that meet or exceed all regulations to protect your personal and account information, which are applied equally to current and former members and customers.

We may collect information about you from the following sources:

- » Applications, forms and your transactional history with us or others.
- » Your use of our Web site (you can review our Online Privacy Statement at www.becu.org/privacy.)
- » Credit reporting agencies.
- » Third parties, such as companies that provide demographic information and other business transactions.

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In order to offer you useful products and services and to make our operations more cost effective (so that you benefit with higher deposit dividend rates and lower loan rates), we may at times, share some non-public information we have about you, as described above, with non-affiliated third parties such as:

- » Financial service providers with whom we have joint marketing agreements, such as those that provide insurance services and investment securities.
- » Companies who may help us process transactions or provide customer service for your accounts, such as preparing or mailing statements or processing transactions, such as mortgage and credit card servicing.
- » 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.

We insist these companies meet our stringent security requirements as a condition of their business with us.

Even though we don't sell your personal or business information to any non-affiliated third parties, you can still choose not to receive BECU 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 contact center at **800-233-2328** and ask our representative to remove you from receiving our marketing messages.

Note: if you have previously requested this, it is not necessary to contact us again. It can take up to 90 days to become effective.

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.

206-439-5700 | www.becu.org | 800-233-2328
PO Box 97050, Seattle, WA 98124-9750

