Our Privacy Notice

SKYWARD CREDIT UNION

PO Box 771069
Wichita, KS 67277-1069
Phone 316-440-9690
Fax 316-779-8966
www.skywardcu.com

Revised December 2025

FACTS	**WHAT DOES SKYWARD CREDIT UNION 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?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Skyward Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Skyward Credit Union share?**	**Can you limit this sharing?**
For our everyday business purposes—such as to process your transactions, maintain the account(s) you have with us, 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	• Call us at 316-440-9690, visit us online at www.skywardcu.com, visit the credit union or mail in the form below.

Please Note: If you are a *new* member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
If you have questions, call us at 316-440-9690 or visit us online at www.skywardcu.com**.**

Mail-In-Form	Do not share my personal information with non-affiliates to market their products and services to me.		
Name		Account No.	
Address			
City, State, ZIP			
	Mail to: Skyward Credit Union, P.O. Box 771069, Wichita, KS 67277		

Who We Are	
Who is providing this notice?	Skyward Credit Union.

What We Do	
How does Skyward Credit Union 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Skyward Credit Union collect my personal information?	We collect your personal information, for example, when you • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Skyward Credit Union does not have affiliates*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Insurance Companies* • *Other financial service providers*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • *Insurance companies* • *Other financial service providers*