

Utah

Bountiful Main Office:

100 South 500 West
Bountiful, UT 84010

Phone: (801) 683-3000
Toll Free: (877) 208-8364
Fax: (801) 683-3023
Hours: M - F 9 am - 5 pm

Chevron Salt Lake Refinery:*

2351 North 1100 West, Suite 100
Salt Lake City, UT 84116

Phone: (801) 539-7229
Fax: (801) 539-7535
Hours: M - F 7:30 am - 3:30 pm

**Restricted Access: Refinery employees only.*

Colorado

Denver:

116 Inverness Drive East, Suite 206
Englewood, CO 80112

Phone: (303) 930-4100
Fax: (303) 930-4200
Hours: M - F 7 am - 4 pm

24 Hour Phone Teller:

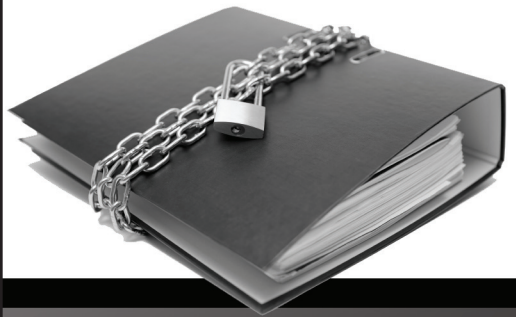
Utah: (801) 328-4265
Toll Free: (888) 290-2928

Web Site & E-Mail:

www.chevronwestcu.org
info@chevronwestcu.org



**What does
ChevronWest
Credit Union
do with
Personal
Information?**



ChevronWest
CREDIT UNION

Building You, and Your Family, a Better Future.

What does ChevronWest Credit Union do with 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 requires us to tell you how we collect, share and protect your information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Account Balances
- Credit History
- Income
- Payment History
- Credit Scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share member's personal information to run their everyday business. Listed below are the reasons financial companies can share personal information; reasons CWCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does CWCU share?	Can you limit sharing?
Everyday business — such as to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
Marketing — to offer our products and services	Yes	No
Joint marketing with other companies	Yes	No
Our affiliates everyday business — information about your transactions	No	We don't share
Our affiliates everyday business — information about your creditworthiness	No	We don't share
Affiliates to market you	No	We don't share
Nonaffiliates to market you	No	We don't share

Who is Providing this Notice?

Chevron West Credit Union

How does ChevronWest Credit Union Protect my 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.

How does ChevronWest Credit Union Collect my Information?

We collect your personal information, for example, when you:

- Open an account
- Pay bills
- Deposit money
- Apply for a loan
- Use your credit/debit card

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 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.

Definitions:

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

** ChevronWest Credit Union has no affiliates.*

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

** ChevronWest Credit Union 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.

** ChevronWest Credit Union joint marketing partners include CUNA Mutual.*