

# PRIVACY POLICY

Rev. 01/2015

## FACTS

### WHAT DOES U.S. EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

## Why?

Financial institutions 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 product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* a U.S.E.C.U. member, we continue to share your information as described in this notice.

## How?

All financial institutions need to share customers'/members' personal information to conduct their everyday business. In the section below, we list the reasons financial institutions can share their customers' personal information, the reasons U.S.E.C.U chooses to share our members' personal information and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S.E.C.U. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial institutions</b>	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We do not share
<b>For our affiliates to market to you</b>	NO	We do not share
<b>For non-affiliates to market to you</b>	NO	We do not share

## Questions?

Call (312) 922-5310, outside Chicagoland call (800) 922-5313 or go to [www.myusecu.org](http://www.myusecu.org)

## What we do

<p><b>How does U.S.E.C.U. protect my personal information?</b></p>	<p>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.</p> <p>Our employees are trained in the importance of maintaining confidentiality and member privacy. We provide restricted access to nonpublic personal information about you to employees and officials who need to know that information to provide products and services to you.</p>
<p><b>How does U.S.E.C.U. collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ make deposits or withdrawals from your account</li> <li>■ apply for a loan</li> <li>■ use your debit card</li> <li>■ make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to only limit:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include companies with a common corporate identity of a financial institution, such as <i>Alloya Corporate Federal Credit Union</i>; financial companies, such as <i>CU/America Financial Services</i> and <i>Ascensus</i>; non-financial companies, such as <i>Credit Union National Association</i>, <i>Experian</i>, <i>Jack Henry and Associates</i>, <i>Fiserv</i>; and others, such as <i>LKCS</i>.</p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>U.S.E.C.U. does not share with non-affiliates so they can market to you.</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include: <i>Elan Financial Services</i>, <i>Harland Clarke</i> and <i>Hartford Financial Services Group</i>.</p>