

# CreditUnion1

## FACTS

### WHAT DOES CREDIT UNION 1 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 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* our member, we continue to share your information as described in this notice.

#### 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 Credit Union 1 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union 1 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 companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 800.252.6950 or go to [creditunion1.org](http://creditunion1.org)

What We Do	
How does Credit Union 1 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 Credit Union 1 collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your debit card or credit card</li> <li>• Make deposits or withdrawals from your account(s)</li> <li>• Pay your bills</li> </ul> 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 <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to <i>limit sharing</i> . See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Credit Union 1 has no affiliates.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include mortgage servicing companies, credit and debit card processors, insurance companies, credit bureau reporting and investment service companies.</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card processors, insurance companies, and investment services companies.</i></li> </ul>

Other Important Information	
<p><b>For California Residents:</b> California law provides additional privacy rights to California residents. We will not share your personal information with nonaffiliated third parties unless permitted by California law. Please review the California Consumer Privacy Act Disclosure and California Privacy Consumer Opt-Out.</p> <p><b>For Nevada Residents:</b> We are providing this notice to you pursuant to Nevada law. If you prefer not to receive unsolicited marketing calls from us, you may elect to be placed on our internal Do Not Call List by calling <b>800.252.6950</b>, writing to us at <b>200 E. Champaign Ave.   Rantoul, IL 61866</b>, or by making your election at <b>creditunion1.org</b>. To obtain further information, you may contact our Member Solutions Team at the address, telephone number or website provided above. You may also contact the Bureau of Consumer Protection, Office of the Attorney General, at 555 E. Washington St.   Suite 3900   Las Vegas, NV 89101, Telephone 702.486.3132, email <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a>.</p>	

