

Facts

WHAT DOES BUILDING TRADES 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 product or service you have with us. This information can include: <ul style="list-style-type: none"> > Social Security number and income > account balance and payment history > credit history and credit score
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 Building Trades Credit Union (BTCU) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does BTCU share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to the 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 don't share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For our non-affiliates to market to you.	No	We don't share

Questions?

Call 1.800.496.2460 or go to www.buildingtradesCU.com

What We Do

How does BTCU 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.

What We Do (continued)

How does BTCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">> open an account or apply for a loan> provide account information or give us your income information> show government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">> 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">> BTCU has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">> Non-affiliates we share can include government agencies, plastic card processors, financial statement printers, mailhouses, mortgage service companies, consumer reporting agencies and data processors.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">> Our joint marketing partners include CUNA Mutual Group and our credit card providers.