



## FACTS

### WHAT DOES Capital Credit Union DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number</li> <li>• Transaction History</li> <li>• Account Balances</li> <li>• Credit History</li> <li>• Employment Information</li> <li>• Payment History</li> </ul>
<b>How?</b>	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 Capital Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital Credit Union 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	Yes
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call **920-731-3195**—our menu will prompt you through your choice(s) **or**
- Visit us online at **www.capitalcu.com**

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date we sent 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.

### Questions?

Call **920-731-3195** or go to **www.capitalcu.com**

## Who we are

### Who is providing this notice?

Capital Credit Union

## What we do

### How does Capital Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we may use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Capital Credit Union collect my personal information?

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

- Open an account
- Provide employment information
- Provide your mortgage information
- Apply for financing
- Give us your income information

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:

- Sharing for affiliates' everyday business purposes—
- information about your creditworthiness
- Affiliates from using your 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.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

## Definitions

### Affiliates

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

- *Capital Credit Union does not share with our affiliates*

### Nonaffiliates

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

- *Nonaffiliates we share with can include mortgage companies, credit card insurance services, data processors, mail houses, payroll processors or statement printers, and pending merger partners.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include mortgage companies and credit card companies*