FACTS	WHAT DOES DAVIESS COU		Rev [1//2011]
TACIS	WITH YOUR PERSONAL INF	FORMATION?	
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 <i>no longer</i> our member, we continue to share your information as described in th notice.		
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 Daviess County Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Daviess County Teachers FCU 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 credit bureaus		Yes	No
For our marketing purposes— to offer our products and services to you		No	We don't share
For joint marketing with other financial companies		No	We don't share
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 non-affiliates to market to you		No	We don't share

Questions?

Call 270-684-8954 or 800-215-5574 or go to www.dctfcu.com.

What we do	
How does Daviess County Teachers Federal Credit Union 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 Daviess county Teachers Federal Credit collect my personal information?	 We collect your personal information, for example, when you open an account or deposit money pay your bills or apply for a loan use your credit or debit card
	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 creditworthinessaffiliates from using your information to market to yousharing for non-affiliates to market to you
	State laws and individual companies may give you additional rights to limit sharing.
Definitions	

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Deminions	
Affiliates	 Companies related by common ownership or control. They can be financial and nonfinancial companies. Daviess County Teachers Federal Credit Union has no affiliates.
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. Daviess County Teachers Federal Credit Union does not share with non-affiliates.
Joint marketing	 A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Daviess County Teachers Federal Credit Union doesn't jointly market.