

# FACTS

## What does DHCU Community 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 and account balances</li> <li>■ account transactions and payment history</li> <li>■ assets and checking account information</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 DHCU Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DHCU Community 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	No
<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>	Yes	Yes
<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 our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 309-796-7500 or toll free 1-800-323-5109</li> <li>■ Visit us online: <a href="http://www.dhcu.org">www.dhcu.org</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 309-796-7500 or go to <a href="http://www.dhcu.org">www.dhcu.org</a>
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### Mail-in Form

Mark any/all you want to limit:

- Do not use my personal information to market to me.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market me.

Name	
Address	
City, State, Zip	
Account #	

**Mail to:** DHCU Community Credit Union . P.O. Box 1550 . Moline, IL . 61266-1550

## Who we are

Who is providing this notice?

DHCU Community Credit Union

## What we do

How does DHCU Community 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.

We restrict access to information about you to those employees who need to know that information to provide products or services to you.

How does DHCU Community Credit Union 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 creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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.

## Definitions

Affiliates

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

- *Our affiliates include companies with a common corporate identity of DHCU Community Credit Union, financial companies such as DHCU Investment Services, with investments and services through CUSO Financial Services, L.P. (CFS). Clients with CFS accounts will receive a separate Privacy Policy statement from CFS or its clearing firm, Pershing LLC.*

Non-affiliates

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

- *DHCU Community Credit Union does not share with non-affiliates so they can market to you*

Joint marketing

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

- *Our joint marketing partners may include companies that offer credit cards, insurance or investment products.*