

FACTS WHAT DOES ILLINOIS VALLEY 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 ● Payment history ● Credit history ● Overdraft history ● Mortgage rates and payments ● Checking account information 	
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 Illinois Valley Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Illinois Valley Credit Union share?
	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
	For our marketing purposes - to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes - information about your transactions and experiences	No
	For our affiliates' everyday business purposes - information about your creditworthiness	No
	For nonaffiliates to market to you	Yes
To limit our sharing	<ul style="list-style-type: none"> ● Call 815-224-2667 - our menu will prompt you through your choice(s) ● Mail the enclosed form <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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>	
Questions?	Call 815-224-2667 or go to www.ivcu.com	

What We Do	
How does Illinois Valley 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 Illinois Valley Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Apply for a loan ● Give us your contact information ● Provide your mortgage information <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Illinois Valley Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include insurance companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Illinois Valley Credit Union doesn't jointly market.</i>
Other Important Information	
For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.	