

IFCU PRIVACY POLICY

FACTS	WHAT DOES INDUSTRIAL FEDERAL 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 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 this 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 Industrial Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Industrial Federal Credit Union 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	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 do not share.
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share.
For nonaffiliates to market to you -	No	We do not share.

Questions?	Call 765-771-8000 or go to www.ifcu.com
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Who we are

Who is providing this notice?	Industrial Federal Credit Union
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What we do

How does Industrial 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 Industrial Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any credit union service • You visit our website, provide us information on any online application or transaction, or information you send to us by e-mail • Use your credit or debit card or pay your bills • Make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit information sharing as follows: <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 State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Industrial Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Industrial Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance and other financial service providers.</i>

Other important information

For more information on our Privacy Policy, you may write us at 1115 Sagamore Parkway S., Lafayette, IN 47905, or call us at 765-771-8000 or visit our web site at www.ifcu.com.