Why?	Financial companies choose how they share your information. Federal law gives members 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			
What?	<ul> <li>understand what we do.</li> <li>The types of personal information we collect and share depend on the products or services you have with us. This information can include:</li> <li>Social Security number and income</li> </ul>			
	• Account balances and payment history			
	• Credit history and credit score			
How?	business. In the section below, we list the reasons financial personal information; the reasons KFCU chooses to share; a			
Reasons we can	share your personal information		this sharing?	
such as to proces	by <b>business purposes</b> — ss your transactions, maintain your account(s), c orders and legal investigations, or report to credit bureaus	Yes	No	
such as to proces respond to court For our marketi	ss your transactions, maintain your account(s), orders and legal investigations, or report to credit bureaus	Yes		
such as to process respond to court For our marketi to offer products	ss your transactions, maintain your account(s), orders and legal investigations, or report to credit bureaus		No	
such as to process respond to court For our marketis to offer products For joint marke For our affiliate	ss your transactions, maintain your account(s), orders and legal investigations, or report to credit bureaus ing purposes— and services to you	Yes	No No No	
such as to process respond to court For our marketi to offer products For joint marke For our affiliate information abo	ss your transactions, maintain your account(s), orders and legal investigations, or report to credit bureaus ing purposes— and services to you ting with other financial companies s' everyday business purposes—	Yes	No	

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Who we are	
Who is providing this notice?	Katahdin Federal Credit Union
What we do	
How does Katahdin 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. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
How does Katahdin Federal Credit Union collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or deposit money</li> <li>Pay your bills or apply for a loan</li> <li>Use your credit or debit card</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>Sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for nonaffiliates to market to you</li> </ul>
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. KFCU has two affiliates: Single Source Financial Centre and Katahdin Gateway Insurance LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. KFCU does not share with nonaffiliates 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 include insurance firms, and investment companies

