

FACTS**WHAT DOES KIMBERLY CLARK CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial institutions 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 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, name, address and income
- Account balances, transactions and checking account information
- Payment information, credit history and credit score
- Credit card or debit card information

When you are *no longer* 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 Kimberly Clark Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kimberly Clark 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 **1-800-462-7777** or go to **www.kimberlyclarkcu.org**

Who we are	
Who is providing this notice?	Kimberly Clark Credit Union
What we do	
How does Kimberly Clark 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 regularly assess and upgrade as necessary to protect your information, and staff privacy training is ongoing.
How does Kimberly Clark 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 or make a wire transfer ● apply for a loan or pay a bill ● use your debit or credit card ● provide employment 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.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Kimberly Clark Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Kimberly Clark Credit Union does not share with nonaffiliates so they can market to you.</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>Our joint marketing partners include insurance companies and other financial service companies.</i>
Other important information	
If you discover any unauthorized changes or transactions on your Kimberly Clark Credit Union account(s), or think you are the victim of identity theft or fraud, contact us immediately.	<p>Kimberly Clark Credit Union 1520 N Second Street, Memphis, TN 38107 www.kimberlyclarkcu.org 901-521-4646 or 1-800-462-7777 Fax 901-521-4644</p>