



LAKESHORE FEDERAL CREDIT UNION

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Rewards Program****Online Loan Applications****AutoSmart Resources****Auto Buying Made Easy****Cardholder Dispute Form****Lost/Stolen ATM/Debit
Cards:**

1-888-241-2510

Lost/Stolen Visas:

1-866-333-4740

AAA Auto Insurance**Service Center Branches****Your credit union is
a smart choice.****Own your money.****CU Secure**

FACTS	WHAT DOES LAKESHORE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>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 Lakeshore Federal Credit Union's Privacy Policy.</p> <p>At Lakeshore Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal information. This notice describes the privacy policy and practices followed by Lakeshore Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none">• Name, address, Social Security number, and income• Account balances and transaction history• Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
How?	<p>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 Lakeshore Federal Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons we can share personal information	Does Lakeshore 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (231) 755-1202 or (800) 330-6499, send us an email to operations@lakeshorefcu.com or write to us at: 2182 Lakeshore Drive, Muskegon, MI 49441

Who we are

Who is providing this notice? Lakeshore Federal Credit Union

What we do

How does Lakeshore 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 Lakeshore Federal Credit Union collect my personal information? We collect your personal information, for example, when you

- 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 email
- use your credit or debit card or pay your bills
- make deposits to or withdrawals from your accounts

Why can't I limit all sharing? Federal law only gives you the right to limit information sharing as follows:

- 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>Lakeshore 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>Lakeshore Federal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.</i>
Joint marketing	A formal agreement between Lakeshore Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none">• Cuna Mutual Insurance Group

Lakeshore Federal Credit Union

2182 Lakeshore Drive
Muskegon, MI 49441

Office Hours
Monday-Friday
8:30 a.m. - 5:00 p.m.
Saturday Drive Thru
9:00 a.m. - Noon



Phone: 231-755-1202
Fax: 231-755-0539
Toll Free: 1-800-330-6499



Xtend Shared Branches



No Surcharge ATM Locations



Sprint CU Discount



Notice



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Equal Housing Lender

Web Site By



Email: operations@lakeshorefcu.com