



# FACTS

## What Does Latah 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

### How?

All financial companies need to share customers' or 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 Latah Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Latah Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes-</b> To offer our products and services to you	<b>No</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	<b>No</b>	<b>No</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>No</b>
<b>For non-affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

### To Limit Our Sharing

If you have an online access password, visit us online, login and choose the Opt-Out Secure Form, complete and submit it, OR mail the form below.

**Please Note:**

If you are a new member, we can begin sharing your information from the date that you open your account and receive this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can use the Opt-Out Secure Form on the web at [www.latahfcu.org](http://www.latahfcu.org) or return the form below to limit sharing. **For questions, please call us at (208) 882-0232.**

### Mail-in Form

Mark if you want to limit sharing:

- Do not share my personal information with non-affiliates to market their products and services to me.

Name	
Address	
City State Zip	
Account #	
Phone Numbers	

**Return to:**  
Latah Federal Credit Union  
912 S Washington St  
PO BOX 9286  
Moscow ID 83843

## Who we are

Latah Federal Credit Union is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals.

## What we do

### How does Latah Federal Credit Union protect my personal information?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information we maintain security standards and procedures that conform with applicable regulations and industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.

### How does Latah Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or make a deposit or withdrawal
- Apply for a loan or make a wire transaction
- Write a check or use your debit card

We also collect personal information from credit bureaus. This information helps us to establish and administer your accounts and to satisfy certain regulatory requirements.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes, information about your credit-worthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership and control. They can be financial and non-financial companies.

- **For example, our shared branching company is owned by us and hundreds of other credit unions and enables us to be able to provide shared branching services to you.**

### Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- **For example, CUNA Mutual Group is a financial company that provides insurance products for credit unions and their members such as life insurance, credit life and disability insurance on loans and other products.**

### Joint marketing

**A formal agreement between non-affiliated financial companies that together market financial products or services to you.**