

Privacy Policy

Rev. December 2010



214 Oil Well Road
Jackson, TN 38305
PH: 731-664-1784
TF: 1-800-227-1893
www.leaderscu.com

FACTS	WHAT DOES LEADERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	1																								
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.	2																								
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none">• Name, address, Social Security Number, and income• Account balances and payment history• Credit history and credit scores	3																								
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 Leaders Credit Union chooses to share; and whether you can limit this sharing.	4																								
	<table border="1"><thead><tr><th>Reasons we can share your personal information</th><th>Does Leaders Credit Union share?</th><th>Can you limit this sharing?</th></tr></thead><tbody><tr><td>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</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes—to offer our products and services to you</td><td>Yes</td><td>No</td></tr><tr><td>For joint marketing with other financial companies</td><td>Yes</td><td>No</td></tr><tr><td>For our affiliates' everyday business purposes—information about your transactions and experiences</td><td>No</td><td>We do not share</td></tr><tr><td>For our affiliates' everyday business purposes—information about your creditworthiness</td><td>No</td><td>We do not share</td></tr><tr><td>For our affiliates to market to you</td><td>No</td><td>We do not share</td></tr><tr><td>For non-affiliates to market to you</td><td>No</td><td>We do not share</td></tr></tbody></table>	Reasons we can share your personal information	Does Leaders 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 our affiliates to market to you	No	We do not share	For non-affiliates to market to you	No	We do not share	5
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Questions?	Call us at 731-664-1784 or visit us online at www.leaderscu.com .	6																								
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Who We Are 8

Who is providing this notice?	Leaders Credit Union and CU Insurance Alliance, LLC
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What We Do 9

How does Leaders Credit Union protect my personal information?	We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees and agents are permitted access to member information that they may need to perform their jobs and to provide service to you. Our employees and agents have access to such member information as necessary to conduct a transaction or respond to your inquiries. All employees and agents are trained to respect member privacy. No one except our employees and agents have regular access to the Credit Union computer system and records storage. The Credit Union has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.
How does Leaders Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account• apply for a loan• use your credit or debit card• pay your bills• make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions 10

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Leaders Credit Union is affiliated with CU Insurance Alliance, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Leaders Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Investment companies• Insurance companies• Other financial service providers