

Les Bois Credit Union

P.O. Box 140809
 Garden City, ID 83714
 (208) 493-0160
 Fax: (208) 375-0130

Rev 9/10

FACTS**WHAT DOES LES BOIS 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 employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Les Bois Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Les Bois 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 nonaffiliates to market to you	No	We do not share

Questions?

Call 208-493-0160 or go to www.lesboiscu.org

Who we are

Who is providing this notice?	Les Bois Credit Union
-------------------------------	-----------------------

What we do

How does Les Bois 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 Les Bois Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">- open an account or apply for a loan- pay your bills or provide your employment information or employment history- provide your drivers license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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>We do not share with affiliated companies</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">- <i>We do not share with nonaffiliated companies</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">- <i>Insurance companies</i>- <i>Direct Marketing companies</i>

Other important information

Do you Collect Information on My Children? No. We do not knowingly solicit, collect, or market data or information pertaining to children. We recognize the importance of protecting children's identities and online privacy at all times.

Identity Theft - Protect Yourself!

Identity Theft is more than just unauthorized use of your credit cards. Sophisticated identity thieves run scams to obtain your social security and account numbers, and other personal information, and then open accounts and take loans in your name. When they don't repay those loans, your credit score and reputation can be damaged.

Other important information (continued)

We will never e-mail or telephone you requesting your personal account information, social security number, passwords, or other sensitive information. You can protect yourself against fraud and Identity Theft by never providing your personal or account information in response to any unsolicited e-mails or phone calls. You can learn more about Identity Theft and ways to protect yourself by visiting <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. We will occasionally ask for your social security number and other personal information if you apply for an account or loan with us. We use your SSN only for legitimate business purposes such as to pull your credit report and to verify your identity. Once we have your social security number, we safeguard it and make it available only to those credit union employees who need it to do their jobs. If you ever have any questions about why we are asking you for certain information, please do not hesitate to ask us.