

## FACTS

## WHAT DOES LIBRARY OF CONGRESS 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
- Account Balance
- Account Transaction
- Payment History
- Checking Account Information
- Transaction History

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 Library of Congress FCU chooses to share; and whether you can limit this sharing.

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

### Questions?

Call 202-707-5852 or 800-325-2328, send us an email at [culine@lcfcu.org](mailto:culine@lcfcu.org), or write us at: Library of Congress FCU, 8100 Professional Place, Suite 308, Hyattsville, MD 20785.

Who we are	
<b>Who is providing this notice?</b>	Library of Congress Federal Credit Union, 8100 Professional Place, Suite 308, Hyattsville, MD 20785
What we do	
<b>How does Library of Congress FCU protect my personal information?</b>	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.
<b>How does Library of Congress FCU collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>■ Open an account     ■ Give us your contact information</li> <li>■ Apply for a loan     ■ Use your credit or debit card</li> <li>■ Make deposits or withdrawals from your account</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>■ Affiliates from using your information to market to you;</li> <li>■ Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ LCFCU does not have any companies related by common ownership or control.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ LCFCU does not share with non-affiliates so they can market to you, except through our joint marketing arrangements.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Examples of LCFCU's joint marketing partners would be: insurance, investment, and other financial service companies.</li> </ul>