

FACTS

WHAT DOES THE LOCAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Payment history and credit scores ■ Account transactions and checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 The Local Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Local 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

Questions?	Call 586-264-1212 or go to www.TheLocalCreditUnion.com
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Who we are

Who is providing this notice?

The Local Credit Union

What we do

How does The Local 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.

The Local Credit Union maintains physical, electronic and procedural safeguards to prevent unauthorized access to non-public information as required.

How does The Local Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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

- 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.

- *Co-Op Financial Services - services related to shared branching and Automated Teller Machine and Debit Card transactions.*

Nonaffiliates

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

- *Insurance and/or marketing companies - information only given to market our services to you. We contractually restrict these companies to using your information only for the reason we give.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *The Local Credit Union does not participate in joint marketing.*

Other important information

The Local Credit Union is committed to making products and services available that will enable you to meet your financial needs and reach your financial goals. Protecting your personal information is crucial and is a high priority to everyone associated with our credit union.