

FACTS

WHAT DOES [CU NAME] 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 [income] • [account balances] and [payment history] • [credit history] and [anything else you want to put here....] <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 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 [CU Name] chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does [CU Name] 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	[put in Yes or No here]	[put in Yes or No here]
For our marketing purposes — to offer our products and services to you	[put in Yes or No here]	[put in Yes or No here]
For joint marketing with other financial companies	[put in Yes or No here]	[put in Yes or No here]
For our affiliates' everyday business purposes — information about your transactions and experiences	[put in Yes or No here]	[put in Yes or No here]
For our affiliates' everyday business purposes — information about your creditworthiness	[put in Yes or No here]	[put in Yes or No here]
[anything else you want to put here....]	[put in Yes or No here]	[put in Yes or No here]
For nonaffiliates to market to you	[put in Yes or No here]	[put in Yes or No here]

To limit our sharing	<ul style="list-style-type: none"> • Call [phone number] — our menu will prompt you through your choice(s) • Visit us online: [website] or • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information [0] days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

Questions?	Call [CU Phone #] or go to [CU Website]
-------------------	---

Mail-in Form

<p>Leave Blank OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	Mail to:
	Address	[CU Name]
	City, State, Zip	[CU Address]
	Account Number	

Who we are	
Who is providing this notice?	[CU Name]
What we do	
How does [CU Name] 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. [put in anything else you want here]
How does [CU Name] 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] [put in anything else you want here] [We also collect your personal information from other companies.] OR [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 with affiliates' everyday business purposes — information about your creditworthiness [insert any non-affiliate information you share, if any] [insert any non-affiliate information you share, if any] State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • [insert any affiliate information you share, if any]
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • [insert any nonaffiliate information you share, if any]
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • [insert any joint marketing information you participate in, if any]
Other important information	
[insert other important information]	