| FACTS  | WHAT DOES LBS FINANCIA<br>WITH YOUR PERSONAL INF   |   |                                 |
|--|--|---|---------------------------------|
| 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:  |   |                                 |
|  | <ul> <li>Social Security number, date</li> <li>Account balances and payme</li> <li>Credit history</li> </ul>   |   |                                 |
|  | When you are <i>no longer</i> our Memb<br>notice.  | per, we continue to share your ir         | nformation as described in this |
| How?   | All financial companies need to share members' personal information to run their everyday<br>business. In the section below, we list the reasons financial companies can share their members'<br>personal information; the reasons LBS Financial Credit Union chooses to share; and whether you<br>can limit this sharing. |   |                                 |
| Reasons we can s   | hare your personal information   | Does LBS Financial Credit<br>Union share? | Can you limit this sharing?     |
| For our everyday business purposes—<br>such as to process your transactions, maintain<br>your account(s), respond to court orders and legal<br>investigations, or report to credit bureaus |  | Yes                                       | No                              |
| For our marketing purposes—<br>to offer our products and services to you   |  | Yes                                       | No                              |
| For joint marketing with other financial companies   |  | No  | We don't share                  |
| For our affiliates' everyday business purposes—<br>information about your transactions and experiences   |  | No  | We don't share                  |
| For our affiliates' everyday business purposes—<br>information about your creditworthiness   |  | No  | We don't share                  |
| For nonaffiliates to market to you   |  | No  | We don't share                  |

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Questions?

Call 800.527.3328 or go to lbsfcu.org



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| How does LBS Financial Credit Union<br>protect my personal information?<br>How does LBS Financial Credit Union | To protect your personal information from unauthorized access<br>and use, we use security measures that comply with federal law.<br>These measures include computer safeguards and secured files<br>and buildings.  |
|--|---|
|  |   |
|  | <ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or deposit money</li> <li>Give us your contact information</li> <li>Make a wire transfer</li> <li>Show your government-issued ID</li> <li>Apply for a loan</li> </ul> We also collect your personal information from others such as credit pureaus, affiliates or other companies. Federal law gives you the right to limit only sharing for affiliates' everyday business purposes—information |
|  | <ul> <li>about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>  |
| Definitions  |   |
| Affiliates   | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul> <li>LBS Financial Credit Union has no affiliates</li> </ul>  |
| Nonaffiliates  | <ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>LBS Financial Credit Union does not share with nonaffiliates so they can market to you</li> </ul>   |
| Joint marketing  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  |
|  | LBS Financial Credit Union doesn't jointly market   |

LBS Financial Credit Union abides by State privacy laws.

