

FACTS

WHAT DOES LINCOLN COUNTY 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 income ■ account balances and payment history ■ credit history and credit score
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 Lincoln County Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LCCU 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	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No Affiliates
For our affiliates' everyday business purposes— information about your creditworthiness	No	No Affiliates
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> ■ Call 406-293-7771 —our menu will prompt you through your choice(s) ■ Visit us online: www.lincolncountycu.com ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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>
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Questions?	Call 406-293-7771 or go to www.lincolncountycu.com
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Mail-in Form	
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information with other financial companies for joint marketing purposes.</p>
Name	<input type="text"/>
Address	<input type="text"/>
City, State, Zip	<input type="text"/>
Mail To:	<p>Lincoln County Credit Union PO Box 1586 Libby, MT 59923</p>

Who we are	
Who is providing this notice?	Lincoln County Credit Union is owned by its members and run by a Board of Directors you elect.
What we do	
How does LCCU 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. Our employees are trained in the importance of maintaining confidentiality and member privacy.
How does LCCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ 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.
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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>LCCU has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include our statement processor, data processor, check printer, and ATM and debit/credit card processor</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>Our joint marketing partners include other financial companies such as CUNA Mutual Group.</i>
Other important information	

