

FACTS

WHAT DOES KIRTLAND 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 and income
- Account balances and payment history
- Credit history and credit scores

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 Kirtland FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kirtland FCU 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	YES	YES
For our affiliates' everyday business purposes - Information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes - Information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

To Limit Our Sharing

- Call 800-880-5328

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-880-5328

Who We Are

Who is providing this notice?	Kirtland Federal Credit Union (Kirtland FCU)
--------------------------------------	--

What We Do

How does Kirtland FCU 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.
How does Kirtland FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or conduct transactions ■ Pay your bills or apply for a loan or other credit ■ Use your credit or debit card(s) We may also collect your personal information from other companies.
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 non-affiliates 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 unless you notify us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ CU Anytime - ATM provider, DataPrint LLC - statement/notice printing, PSCU - credit/debit card transaction processing
Non-Affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> ■ Kirtland FCU does not share information with non-affiliates for marketing purposes
Joint Marketing	A formal agreement between non-affiliated financial companies that, together, market financial products or services to you. <ul style="list-style-type: none"> ■ CUNA Mutual, Raddon Financial Group, Esurance Insurance Services, CMFG Insurance Company, Liberty Mutual Insurance, TruStage Insurance Agency, LPL Financial

Other Important Information

--