

# FACTS

## WHAT DOES THE LOCAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• account transactions and checking account information</li> <li>• credit scores and payment history</li> </ul>
<b>How?</b>	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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 586 264 1212 press zero</li> <li>• Visit us online: <i>TheLocalCreditUnion.com</i></li> <li>• <b>or</b> Mail the <b>form</b> below</li> </ul>
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<b>Questions?</b>	Call 586 264 1212 press zero or go to <a href="http://www.TheLocalCreditUnion.com">www.TheLocalCreditUnion.com</a>
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### Mail-in Form

<p><b>Leave Blank OR</b> If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><b>[ ] Apply my choices only to me</b></p>	<p>Mark below if you want to limit:</p> <p style="text-align: center;">[ ] Do not allow your affiliates to use my personal information to market to me.</p>	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
		<p><b>Mail to:</b> The Local CU 39139 Mound Sterling Heights, Michigan, 48310</p>

## Who we are

**What Financial Institution?**

**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.

**How does The Local Credit Union collect my personal information?**

We collect your personal information, for example, when you

- open an account or pay your bills
- use your credit or debit card or apply for financing
- make deposits or withdrawals from your account

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.

**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 tell us otherwise.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *The Local Credit Union has no affiliates.*

**Nonaffiliates**

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

- *The Local Credit Union does not share with our nonaffiliates so they can market to you.*

**Joint marketing**

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

- *The Local Credit Union does not jointly market.*

## Other important information