

FACTS**WHAT DOES LINN AREA 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
- Income
- Payment History
- Credit History
- Account Balance(s)
- Credit Scores

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Linn Area Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Linn Area Credit Union 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	No
For our marketing purposes -- to offer our products and services to you	Yes	No	No
For joint marketing with other financial companies	Yes	No	No
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	No	We don't share.
For our affiliates' everyday business purposes -- information about your creditworthiness	No	No	We don't share.
For nonaffiliates to market to you	No	No	We don't share.

Questions?

Call (319)378-0101 or toll free (800)950-5228.

Who we are

Who is providing this notice?

Linn Area Credit Union
 3015 Blairs Ferry Road NE
 Cedar Rapids, Iowa 52402
 (319)378-0101 or (800)950-5228

What we do

How does Linn Area 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. These may include locked cabinets and security systems for our facilities; passwords and fire walls for our web sites; and having our employees ask for identification before processing your requests.

How does Linn Area Credit Union collect my personal information?

We collect your personal information, for example, when you:

- open an account
- apply for a loan
- deposit money
- pay your bills
- use your debit or credit card

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.

Definitions

Affiliates

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

Linn Area Credit Union has no affiliates.

Nonaffiliates

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

Linn Area Credit Union does not share with 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.

- Our joint marketing partners include insurance companies.