

FACTS

WHAT DOES CORE 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 Credit Card or other debt.
- Credit history and employment information.
- Payment history and transaction or loss history.

When you are *no longer* our customer, 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 CORE FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does CORE FCU share?	Can you limit 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.	No	We don't share.
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	No	We don't share.
For our affiliates' everyday business purposes - information about your creditworthiness.	No	We don't share.
For nonaffiliates to market to you	No	We don't share.

Questions? Call (877)479-2042 or go to www.core-fcu.com

Who we are:

Who is providing this notice?

CORE Federal Credit Union.

What we do:

How does CORE 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 CORE FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide wage statements or show your driver's license
- provide employment information

We also collect your personal information for 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 credit worthiness
- 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 and nonfinancial companies.

- *CORE FCU has no affiliates.*

Nonaffiliates

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

- *Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit and debit), financial statement printers, check printers.*

Joint marketing

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

- *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.*