

# FACTS

## WHAT DOES LINKAGE CREDIT UNION DO WITH 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><b>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</b></p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 customers' personal information; the reasons Linkage Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information on	Does Linkage 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 credit worthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	No

Questions?

Call 254.754.1168 or Toll Free 877.754.1168 or go to [www.linkagecu.com](http://www.linkagecu.com).

Who we are	
Who is providing this notice	Linkage Credit Union

What we do	
How does Linkage Credit Union protect my personal information?	<b>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards secured files and buildings.</b>
How does Linkage Credit Union collect my personal information?	<b>We collect your personal information, for example when you</b> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<b>Federal law gives you the right to limit only</b> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	<b>Companies related by common ownership or control.</b> They can be financial and non financial companies. <ul style="list-style-type: none"> <li>▪ <i>We have no affiliates.</i></li> </ul>
Non affiliates	<b>Companies not related by common ownership or control.</b> They can be financial and non financial companies. <ul style="list-style-type: none"> <li>▪ <i>We do not share with nonaffiliates.</i></li> </ul>
Joint marketing	<b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b> <ul style="list-style-type: none"> <li>▪ <i>We do not market jointly with nonaffiliates.</i></li> </ul>

**Other important information**

You are protected by FDIC insurance up to \$250,000 per depositor, per insured institution, for each depositor's ownership category.

NCUA

National Credit Union Administration • U.S. Government Agency

Federally Insured by NCUA.