

FACTS

WHAT DOES LAND OF LINCOLN 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 members'/customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members'/customers' personal information; the reasons Land of Lincoln Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Land of Lincoln 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
For our marketing purposes - to offer our products and services to you	YES	NO
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 our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 844-222-7788 or go to www.llcu.org

Who we are

Who is providing this notice?	Land of Lincoln Credit Union
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What we do

How does Land of Lincoln 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.
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How does Land of Lincoln Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit or credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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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. See below for more information on your rights.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • We do not have affiliates
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • We do not share with nonaffiliates
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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
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Other important information

We may change our privacy policy at any time and will let you know if we do, as required by applicable law.

For California Residents: Refer to the Important Privacy Choices for California Members below, describing the rights of California residents to opt-out of the sharing of your non-public personal information for purposes of joint marketing in accordance with the California Financial Information Privacy Act, for additional information.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following carefully before you make your choice below.

YOUR RIGHTS

You have the right to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending information about other products and services.

YOUR CHOICES

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:

Unless you say “No”, we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

☐ NO, please do not share my personal financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we contract to provide products and services.

Print Name _____

Member Number(s) _____

Signature _____

Date: _____

To exercise your choice, please do one of the following:

1. Fill out, sign and mail this form to Land of Lincoln Credit Union, P.O. Box 3310, Decatur, IL 62524 (you may want to make a copy for your records)
2. Call 844-222-7788 – Monday, Tuesday, Thursday, Friday: 8:30 am – 5:00 pm; Wednesday: 9:00 am – 5:00 pm; Saturday: 8:30 am – 12:00 pm
3. Complete and submit this form electronically on our website www.llcu.org