



FACTS

WHAT DOES ILWU CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 09/17

| | |
|--------------|--|
| 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>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and transaction history • Account balances and payment history • Credit history and checking account information <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 members' personal information; the reasons ILWU Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does ILWUCU 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 | YES |
| For joint marketing with other financial companies | YES | YES |
| 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 affiliates to market to you | NO | We don't share |
| For non-affiliates to market to you | NO | We don't share |

| | |
|-------------------------|---|
| To Limit Sharing | <p>Call 866.445.9828 and speak to a Member Service Representative, or stop by one of our branch offices.</p> <p>Please note: If you are a <i>new Member</i>, we can begin sharing your information 30 days from the date we send this notice. When you are <i>no longer our Member</i>, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call us at: 866-445-9828 |

| | |
|---|---|
| Who we are | |
| Who is providing this notice? | ILWU Credit Union |
| What we do | |
| How does ILWUCU 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 ILWUCU collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or show us your driver's license • Give us your wage statements or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| | |
|------------------------|--|
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • ILWU Credit Union has no affiliates |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Financial Institutions that we have joint marketing agreements with include financial advisors, securities broker-dealers and insurance agents. |
| Joint Marketing | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Financial Institutions that we have joint marketing agreements with include financial advisors, securities broker-dealers and insurance agents. |

| | |
|---|--|
| Other important information | |
| <p>California members: Important information regarding privacy choices for California consumers, including your “rights” and your “choice” to restrict information sharing with other companies we do business with to provide financial products and services. Contact us or visit our website for details on how to “opt out” and what that means to you.</p> | |