

FACTS

WHAT DOES LAKES 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 history
- Payment history and account transactions
- Transaction history and checking account information

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 Lakes Federal Credit Union chooses to share, and whether you can limit this sharing.

	Does Lakes Federal CU 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.	NO	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	NO	We don't share
For joint marketing with other financial companies To offer their products and services to you	Yes	Yes
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliated to market to you.	No	We don't share

8 or go to lakesfcu.com

What we do	
How does Lakes Federal Credit Union protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees from whom access is appropriate.</p>
How does Lakes Federal Credit Union collect my personal information?	<p>We collect your personal information, for examples, when you</p> <ul style="list-style-type: none"> • Open an account or give us your contact information • Apply for a loan or show your driver's license • Make deposits or withdrawals from your account <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>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Lakes Federal Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Lakes Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint market partners include CUNA MUTUAL