

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
- Account balances
- Credit history
- Credit score
- Transaction or loss history
- Income

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 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 | No | We don't share |
| 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 |

To limit our sharing

- Call 844-222-7788

Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 844-222-7788 our menu will prompt you through your choices(s) or go to www.llcu.org.

Who we are

Who is providing this notice?

Land of Lincoln Credit Union

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.

How does Land of Lincoln Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Make deposits or withdrawals from your account

We also collect your information from 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 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 on your rights under state law.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Land of Lincoln Credit Union has no affiliates.*

Nonaffiliates

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

- *Nonaffiliates we share with can include insurance companies.*

Joint Marketing

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

- *Land of Lincoln Credit Union doesn't jointly market.*

Other important information

For Alaska, California, Illinois, Maryland, North Dakota and Vermont Members - We will not share personal information with nonaffiliates either for them to market to you or joint marketing - without your authorization.