

YOUR PRIVACY

What does United Labor Credit Union do with your personal information?

The types of personal information we collect and share depend on the programs and services you have with us. This information can include Social Security Number and income, credit history and credit scores, account balances and payment history.

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.

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 United Labor Credit Union chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does United Labor 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	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	Yes

To limit our sharing based on the guidelines above, call (816) 313-2848, to speak to a member service representative. We can begin sharing your information 30 days from when you open your account and receive this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing as outlined in this notice.

Questions? Call United Labor Credit Union at (816) 313-2848.

Who we are	
Who is providing this notice?	United Labor Credit Union 6320 Manchester Ave., Suite 41-C Kansas City, MO 64133 (816) 313-2848

What we do	
How does United Labor 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. We also restrict access of nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does United Labor Credit Union collect my personal information?	We collect your information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit card or debit card We also collect your personal 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 <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.

Definitions	
Affiliates	Companies related to United Labor Credit Union by common ownership or control. They can be financial and nonfinancial companies. None at this time. 12/12
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. Our joint marketing partners include financial services companies such as insurance agencies and organizations with whom we have agreements to jointly market financial products.