

FACTS What Does White Crown 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 required 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
- Income and assets
- employment information and payment history

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons White Crown Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does White Crown Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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	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	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call 303-534-4448
- Visit us online: www.whitecrown.org or
- Mail the form below

Please note:
 If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, 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 303-534-4448 or go to www.whitecrown.org

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me

Mark any/all you want to limit

Do not allow your affiliates to use my personal information to market to me.

Do not use my personal information to market to me.

Name		Mail to: White Crown Federal Credit Union 1515 Cleveland Place, Ste 100 PO Box 3060 Denver, CO 80203
Address		
City, State Zip		
Loan #		

Who we are**Who is providing this notice?**

White Crown Federal Credit Union

What we do**How does White Crown Federal 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 White Crown Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or provide employment information
- give us your contact information or use your credit or debit card
- Open an account

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

- 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 will apply to everyone on your account.

Definitions**Affiliates**

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

- Our affiliates include nonfinancial companies such as Cuna Mutual Insurance Group.

Nonaffiliates

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

- White Crown Federal Credit Union does not share with nonaffiliates so they can market to you.

Joint marketing

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

- White Crown Federal Credit Union doesn't jointly market.