## **FACTS**

# WHAT DOES Lifetime 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 Account Balances
 Payment History and Credit History
 Credit Score and Income

When you are *no longer* our customer, 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 Lifetime FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LFCU 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	no
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 nonaffiliates to market to you	no	We don't share

**Questions?** 

Call 972-766-6732 or go to lifetimefcu.org

financial and nonfinancial companies.	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
How does Lifetime FCU 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 collect your personal information, for example, when you possible or Apply for a loan or Apply for a loan use your credit or debit card we also collect your personal information from others, such as credit bureaus, affiliates, and 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 credit vorthiness affiliates for musing 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.  Definitions  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Lifetime Federal Credit Union has no affiliates.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Lifetime Federal Credit Union does not share with our 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.  Our joint marketing partners include SavvyMoney.	and use, we use security measures that comply with federal law.  These measures include computer safeguards and secured files
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collect my personal information?  Open an account or Deposit money or Apply for a loan Use your credit or debit card  We also collect your personal information from others, such as credit bureaus, affiliates, and 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.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Lifetime Federal Credit Union has no affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Lifetime Federal Credit Union does not share with our 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.  Our joint marketing partners include SavvyMoney.	
Pay your bills or Apply for a loan  Use your credit or debit card  We also collect your personal information from others, such as credit bureaus, affiliates, and 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.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Lifetime Federal Credit Union has no affiliates.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Lifetime Federal Credit Union does not share with our 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.  Our joint marketing partners include SavvyMoney.	
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Other important information	<ul> <li>Our joint marketing partners include SavvyMoney.</li> </ul>