

<b>FACTS</b>	<b>WHAT DOES FIVE COUNTY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>		1																								
<b>Why?</b>	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.		2																								
<b>What?</b>	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>		3																								
<b>How?</b>	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 Five County Credit Union chooses to share; and whether you can limit this sharing.		4																								
<table border="1"> <thead> <tr> <th data-bbox="94 1031 992 1157">Reasons we can share your personal information</th> <th data-bbox="992 1031 1276 1157">Does Five County Credit Union share?</th> <th data-bbox="1276 1031 1523 1157">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="94 1157 992 1283"><b>For our everyday business purposes</b>—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td data-bbox="992 1157 1276 1283">Yes</td> <td data-bbox="1276 1157 1523 1283">No</td> </tr> <tr> <td data-bbox="94 1283 992 1346"><b>For our marketing purposes</b>—to offer our products and services to you</td> <td data-bbox="992 1283 1276 1346">Yes</td> <td data-bbox="1276 1283 1523 1346">No</td> </tr> <tr> <td data-bbox="94 1346 992 1409"><b>For joint marketing with other financial companies</b></td> <td data-bbox="992 1346 1276 1409">Yes</td> <td data-bbox="1276 1346 1523 1409">No</td> </tr> <tr> <td data-bbox="94 1409 992 1503"><b>For our affiliates' everyday business purposes</b>—information about your transactions and experiences</td> <td data-bbox="992 1409 1276 1503">No</td> <td data-bbox="1276 1409 1523 1503">We do not share</td> </tr> <tr> <td data-bbox="94 1503 992 1598"><b>For our affiliates' everyday business purposes</b>—information about your creditworthiness</td> <td data-bbox="992 1503 1276 1598">No</td> <td data-bbox="1276 1503 1523 1598">We do not share</td> </tr> <tr> <td data-bbox="94 1598 992 1661"><b>For our affiliates to market to you</b></td> <td data-bbox="992 1598 1276 1661">No</td> <td data-bbox="1276 1598 1523 1661">We do not share</td> </tr> <tr> <td data-bbox="94 1661 992 1734"><b>For non-affiliates to market to you</b></td> <td data-bbox="992 1661 1276 1734">No</td> <td data-bbox="1276 1661 1523 1734">We do not share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Five County Credit Union share?	Can you limit this sharing?	<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No	<b>For joint marketing with other financial companies</b>	Yes	No	<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We do not share	<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share	<b>For our affiliates to market to you</b>	No	We do not share	<b>For non-affiliates to market to you</b>	No	We do not share	5
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<b>Questions?</b>	Call us at 800-750-0959 or visit us online at <a href="http://www.fivecounty.com">www.fivecounty.com</a> .		6																								
<b>More information about your privacy continued on next page.</b>			7																								

# Privacy Policy

Continued from page 1



1-800-750-0959  
www.fivecounty.com

## Who We Are 8

Who is providing this notice?	Five County Credit Union.
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## What We Do 9

How does Five County 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Five County Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions 10

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Five County Credit Union has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Five County Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Investment companies</i></li> <li>• <i>Insurance companies</i></li> <li>• <i>Other financial service providers</i></li> </ul>