



FACTS	What does Lewis Clark 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: <ul style="list-style-type: none"> • Social Security Number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Lewis Clark Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lewis Clark 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	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	YES	YES

Who we are

Who is providing this notice?	Lewis Clark Credit Union
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What we do

How does Lewis Clark 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 have established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you.
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How does Lewis Clark Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>For example, our shared branching company is owned by us and hundreds of other credit unions and enables us to be able to provide shared branching services to you.</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>For example, CUNA Mutual Group is a financial company that provides insurance products for credit unions and their members such as life insurance, credit life and disability insurance on loans and other products.</p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include an insurance company.</p>

To Limit Our Sharing	<p>If you have an online access password, visit us online, logon and choose the opt-out secure form, complete and submit it, OR mail the form below.</p> <p>Please note: If you are a new member, we can begin sharing your information from the date that you open your account and receive this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can use the opt-out secure form on the web at www.lewisclarkcu.org or return the form below to limit sharing. For questions, please call us at (208) 746-7233.</p>
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Do not share my personal information with non-affiliates to market their products and services to me.

Name _____

Address _____

City, State, Zip _____

Account # (s) _____

Phone # (s) H _____ C _____ W _____

Signature _____

Return to:
Lewis Clark Credit Union
1626 17th St
Lewiston ID 83501

Date _____