

# Louisville Federal Credit Union – Privacy Policy Disclosure

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing and requires us to explain our practices. Please read this notice carefully to understand how we collect, share, and protect your personal information.

**What?** The types of personal information we collect and share depend on the product or service you have with us, including Social Security number, income, account balances, payment history, credit history, and credit scores. We continue to share information as described in this notice even after you are no longer a member.

**How?** Financial companies must share personal information to run everyday business. The table below explains when we share and whether you can limit that sharing.

Reasons We Can Share Your Personal Information	Does LFCU Share?	Can You Limit This Sharing?
Everyday business purposes (transactions, accounts, legal matters, credit bureaus, etc.)	Yes	No
Marketing our products and services	Yes	No
Joint marketing with other financial companies	Yes	No
Affiliates' everyday business (transactions & experiences)	No	We do not share
Affiliates' everyday business (creditworthiness)	No	We do not share
Affiliates marketing to you	No	We do not share
Non-affiliates marketing to you	No	We do not share

## Service Providers

We may share limited personal information with trusted service providers that perform services on our behalf, such as payment processing, account servicing, and transaction confirmations. These service providers are authorized to use your information only as necessary to perform services for us and are not permitted to use it for their own marketing purposes. Service providers may contact you directly as necessary to complete transactions or deliver account-related notices. We do not sell or share members' mobile phone numbers with third parties for their own marketing purposes.

## How We Protect Your Information

We use security measures that comply with federal law, including computer safeguards and secured files and buildings.

## How We Collect Information

We collect information when you open an account, deposit money, apply for a loan, show identification, provide contact information, initiate transactions, and from service providers who help us process transactions and deliver account-related communications.

## Why You Can't Limit All Sharing

Federal law allows you to limit only certain sharing related to affiliates and non-affiliate marketing. State laws and individual companies may provide additional rights.

## Definitions

**Affiliates:** Companies related by common ownership or control. LFCU has no affiliates.

**Non-affiliates:** Companies not related by common ownership or control. LFCU does not share with non-affiliates for marketing.

**Joint Marketing:** Formal agreements with non-affiliated financial companies such as financial service providers and insurance companies.

**Questions?** Contact Louisville Federal Credit Union at (502) 458-2681, send us an email at [LFCU@LouisvilleFCU.com](mailto:LFCU@LouisvilleFCU.com), or write us at: Louisville Federal Credit Union, PO Box 33303, Louisville, KY 40232-3303.