

**FACTS**

**WHAT DOES VOLT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Credit history and credit score</li> <li>■ Transaction history and checking account information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Volt Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Volt Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> <i>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</i>	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> <i>to offer our products and services to you</i>	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes—</b> <i>information about your transactions and experiences</i>	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes—</b> <i>information about your creditworthiness</i>	<b>No</b>	<b>We do not share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

**Questions?**

Call toll-free 1-888-430-7199 or go Online to [www.voltcu.org](http://www.voltcu.org)

**Who we are**

**Who is providing this notice?** **Volt Credit Union**

**What we do**

**How does Volt 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 also maintain other physical, electronic, and procedural safeguards to protect this information.*

**How does Volt Credit Union collect my personal information?**

*We collect your personal information, for example, when you*

- *open an account or apply for a loan*
- *deposit money or pay your bills*
- *use your credit or debit card*

*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 non-affiliates 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 non-financial companies.*

- *Our affiliates include our partnership with Midwest Financial Networks.*

**Non-affiliates**

*Companies not related by common ownership or control. They can be financial and non-financial companies.*

- *Volt Credit Union does not share with non-affiliates so they can market to you.*

**Joint marketing**

*A formal agreement between non-affiliated financial companies that together market financial products or services to you.*

- *Our joint marketing partners include investment, insurance, and other financial service companies.*

