

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

Why?	Credit unions 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?	<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"> ■ Social Security number and account balances ■ Credit history and credit score ■ Transaction history and checking account information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All credit unions need to share member’s personal information to run their everyday business. In the section below, we list the reasons credit unions 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?
For our everyday business purposes— <i>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</i>	Yes	No
For our marketing purposes— <i>to offer our products and services to you</i>	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes— <i>information about your transactions and experiences</i>	Yes	No
For our affiliates’ everyday business purposes— <i>information about your creditworthiness</i>	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions? Call toll-free 1-888-430-7199 or go Online to 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. Members Mortgage Services and Lending 360 by CU Direct.*

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. Including CUNA Mutual, Affinion Group and others.*

