

FACTS	WHAT DOES VOLT 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?	<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 income • Account balances, payment history, credit card and other debt • Credit history, credit scores, and checking account information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>																								
How?	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 Volt Credit Union chooses to share; and whether you can limit this sharing.																								
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th><th>Does Volt Credit Union share?</th><th>Can you limit this sharing?</th></tr> </thead> <tbody> <tr> <td>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</td><td>Yes</td><td>No</td></tr> <tr> <td>For our marketing purposes – to offer our products and services to you</td><td>Yes</td><td>No</td></tr> <tr> <td>For joint marketing with other financial companies</td><td>Yes</td><td>No</td></tr> <tr> <td>For our affiliates' everyday business purposes – information about your transactions and experiences</td><td>Yes</td><td>No</td></tr> <tr> <td>For our affiliates' everyday business purposes – information about your creditworthiness</td><td>No</td><td>We don't share</td></tr> <tr> <td>For our affiliates to market to you</td><td>Yes</td><td>Yes</td></tr> <tr> <td>For nonaffiliates to market to you</td><td>Yes</td><td>Yes</td></tr> </tbody> </table>		Reasons we can share your personal information	Does Volt 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	Yes	No	For joint marketing with other financial companies	Yes	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	We don't share	For our affiliates to market to you	Yes	Yes	For nonaffiliates to market to you	Yes	Yes
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To limit our sharing	<p>▪ Mail the form below</p> <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>																								
Questions?	Call 417-862-0471 or Visit www.voltcu.org																								

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Mail-in Form			
	Mark any/all you want to limit:		
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.		
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	Name		Mail to: Volt Credit Union PO BOX 1217 Springfield, MO 65801
	Address		
	City, State, Zip		
	Member Number		

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.
How does Volt Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or open an account • pay your bills or use your debit or credit card • make deposits and withdrawals from your account <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include partnership with Midwest Financial Network, Members Mortgage Services, and Lending 360 by CU Direct.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates can include nonprofit organizations, and BA Strategy Consulting Group.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance providers, financial service providers, credit card companies, product and service marketing companies, and retailers.</i>