

FACTS**WHAT DOES LOUCHEM FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives members 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:

- Social Security Number
- Credit history
- Account balances
- Checking account information
- Employment information
- Account transactions

When you are *no longer* our member, we continue to share your information as described in this notice.

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 LouChem Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does LouChem Federal Credit Union share?	Can you limit this sharing?
For 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	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

--	--	--

Questions?	Call 502.447.6300 or go to www.louchemfcu.org
-------------------	---

Page 2	
---------------	--

Who are we	
-------------------	--

Who is providing this notice	LouChem Federal Credit Union
-------------------------------------	------------------------------

What we do	
-------------------	--

How does LouChem Federal Credit Union protect my personal information?	<p>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.</p> <p>LouChem Federal Credit Union rigorously tests its information security program and regularly trains staff to ensure your information is protected.</p>
---	--

How does LouChem Federal 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 show your driver’s license or ID • Apply for a loan or give us wage statements • Give us contact information or perform a transaction <p>We also collect your personal information from others, such as credit bureaus 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>
---------------------------------------	--

Definitions	
--------------------	--

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>LouChem Federal Credit Union has no affiliates.</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>LouChem Federal Credit Union does not share with nonaffiliates so they can market to you.</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 companies, card services providers, and other financial services companies.</i>
------------------------	---

Other Important Information

The information contained herein is current as of 01/2014 and may change at any time.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency