

LINK FCU PRIVACY POLICY

FACTS

WHAT DOES LINK FCU 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?

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 and account transactions
- Account balances and payment history
- Credit history

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 Link FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Link FCU share?	Can you limit this sharing?
For everyday business purposes – such as to process your transactions, maintain your account, respond to court order and legal investigation, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes – information about your credit worthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don’t share

TO LIMIT OUR SHARING

Please note:

CALL 317-248-9241 OR 800-467-5465

If you are a new member, we can begin sharing your Information 30 days from the date we sent this notice. When you are no longer our member, we do not share Information, except as required or permitted by law.

HOW DOES LINK FCU PROTECT MY PERSONAL INFORMATION

To protect your information from unauthorized access and use, we use security measures that comply with all applicable laws and regulations. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, or procedural safeguards that comply with federal laws and regulation to guard your non-public personal information.

HOW DOES LINK FCU COLLECT MY PERSONAL INFORMATION

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

- Open an account or apply for a loan
- Pay your bills or make deposit or withdrawals from your Account
- Give us your contact information

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 credit worthiness, affiliates from using your Information to market to you, and sharing for non-Affiliates to market to you.

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 – Companies related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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