



FACTS

WHAT DOES LEYDEN 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?

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 number
- account balances and payment history
- account transactions and credit scores

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 customers' personal information; the reasons Leyden Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Leyden 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	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For non-affiliates to market to you	NO	N/A

To limit our sharing

- Call **847-455-8440 x 0**
- Visit us online: www.leydencu.org/privacynotice.html or
- Mail the **form** below

Please note:

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 continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **847-455-8440 x 0** or go to www.leydencu.org/privacynotice.html

Mail-in Form

Leave Blank OR

[If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choices only to me.]

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information for any joint marketing mailings.

Name		Mail to: Leyden Credit Union P.O. Box 236 Franklin Park, IL 60131
Address		
City, State, Zip		
[Account #]		

What we do

<p>How does Leyden Credit Union protect my personal information?</p>	<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>How does Leyden Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Leyden Credit Union has no affiliates.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. Leyden Credit Union does not share with non-affiliates so they can market to you.</p>
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual and Liberty Mutual.</p>

