

## FACTS – WHAT DOES KTCCU 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 balances - Checking account information and credit history
- Overdraft history and payment history
- When you are no longer our customer, we continue to share your information as described in the notice.

**HOW?** All financial companies need to share member's 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 Kansas Teachers Community Credit Union (KTCCU) chooses to share; and whether you can limit this sharing.

<u>Reasons we can share your personal information</u>	<u>Does KTCCU Share</u>	<u>Can you limit sharing?</u>
• For our everyday business purposes - such as to process your account(s), maintain your, or to report to credit bureaus	YES	NO
• <b>For our marketing purpose</b> – to offer our products and services to you	YES	NO
• <b>For joint marketing with other financial companies</b>	YES	NO
• <b>For our affiliates' everyday business purpose</b> – information about your transactions and experiences	NO	We don't share
• <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We don't share
• <b>For our affiliates to market to you</b>	NO	We don't share
• <b>For non-affiliates to market to you</b>	NO	We don't share

### What We Do

#### How does KTCCU protect my personal information?

To protect your person 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 KTCCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for insurance
- show your government-issued ID or give us your income information
- provide employment 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 creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you
- State law 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 nonfinancial companies. KTCCU has no affiliates.

**Non-affiliates** – Companies not related by common ownership or control. The can be financial and nonfinancial companies. Non-affiliates we share with can include insurance companies, plastic card processors (credit/debit.ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.

**Joint Marketing** – A formal agreement between nonaffiliated financial companies that together market financial products or services to you, our joint marketing partners include:

CUNA Mutual Group  
Affinion Group  
Elan Financial Services

QUESTIONS? Call 620-231-5719 or go to [www.kstcu.org](http://www.kstcu.org)