What does Carpenters Federal 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 balances
- Account transactions and transaction history
- Payment history and wire transfer instructions

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

**How?**
All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Carpenters Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Carpenters Federal Credit Union Share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> - 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><strong>For our marketing purposes</strong> - to offer our products and services to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> - information about your transactions and experiences</td>
<td>No</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> - information about your creditworthiness</td>
<td>No</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>No</td>
<td>WE DON’T SHARE</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th><strong>Who we are</strong></th>
<th></th>
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<tbody>
<tr>
<td>Who is providing you with this notice</td>
<td>Carpenters Federal Credit Union</td>
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</tbody>
</table>

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<tr>
<th><strong>What we do</strong></th>
<th></th>
</tr>
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<tbody>
<tr>
<td>How does Carpenters Federal Credit Union protect my personal information?</td>
<td>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.</td>
</tr>
</tbody>
</table>

| How does Carpenters Federal Credit Union collect my personal information? | We collect your personal information, for example, when you  
  • open an account or give us your contact information  
  • show your driver's license or make a wire transfer  
  • make deposits or withdrawals from your account  
  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 you  
  • sharing for nonaffiliates to market to you  
  State law and individual companies may give you additional rights to limit sharing. |

<table>
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<th><strong>Definitions</strong></th>
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<td>Affiliates</td>
<td>Companies related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
</tbody>
</table>
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
  • First Class Mortgage, Intercontinental Warranty Services, FIS and CUNA Mutual Group |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial product or services to you.  
  • Carpenters Federal Credit Union markets jointly with Cuna Mutual Group and American Income Life |
Carpenters Credit Union Privacy Policy

Part 716 of the National Credit Union Administration - Privacy Policy

A. Privacy of Consumer Financial Information
   1. Carpenters Credit Union shall protect the confidentiality, security, and integrity of each member’s nonpublic personal information consistent with state and federal laws.
   2. We shall take careful and reasonable measures to protect the accuracy and privacy of all member information used in conducting business.
   3. We will not collect or maintain information about our members that is not essential for prudent business purposes.

B. Responsibilities
   1. Officers, directors, committee members and employees are required to hold in confidence all Credit Union transactions with members and all information regarding members’ personal business.
   2. It is the responsibility of all officers, directors, committee members and employees to protect confidential member information.
   3. It is the responsibility of all officers, directors, committee members and employees to identify any potential area of exposure and to take steps to report such discovery and to assist in correcting the condition that could permit any potential security breach.
   4. It is, further, the responsibility of all officers, directors, committee members and employees to report any actual or threatened release of confidential information and to take steps as may be immediately available to prevent or halt such release.

C. Sharing Information
   1. It is the policy to prohibit disclosure of member information to third parties (excluding Credit Union affiliates) concerning accounts with us, except:
      • When such disclosure is necessary to complete transactions.
      • To verify the existence and condition of your account for a third party (such as credit bureau) as is permitted by law.
      • To comply with any court order or applicable laws or regulations.
      • When given written permission by the member. Federal law protects the information we provide to credit reporting agencies and its use is strictly governed by the Fair Credit Reporting Act.

   2. We do not and will not sell or provide personal information to third parties for independent use. We may share personal information with our Credit Union affiliates, for example, Cuna Mutual Insurance Company or Members Financial Services, Inc., as allowed by federal law, if that information is required to provide a product or service that we believe members might want to know about.
D. Administration and Amendments

1. Protecting member privacy is an ongoing process and we will continue to review the measures taken to safeguard member information.

2. If member information is shared with vendors, all contracts and agreements will include a guarantee that the vendor will safeguard such information.

3. Since no policy can address every possible contingency and circumstance, our management shall use its good faith business judgment in administering this privacy policy and expect that all employees and committee members will use good faith in their actions to protect the privacy of credit union members.

We reserve the right to amend this policy in any respect.