

## FACTS

### WHAT DOES LANCO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Information received from an application</li> <li>• Transactions and Information from a consumer reporting agency</li> <li>• Account History and Payment History</li> </ul>
<b>How?</b>	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 Lanco Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lanco Federal Credit Union Share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes —</b> information about your credit worthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To Limit Our Sharing</b>	<ul style="list-style-type: none"> <li>• Call (717) 569-7180 to speak with a Member Services Representative</li> <li>• or E-mail <a href="mailto:optout@lancofcu.com">optout@lancofcu.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information immediately from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (717) 569-7180 or E-mail <a href="mailto:optout@lancofcu.com">optout@lancofcu.com</a>
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Who we are	
Who is providing this notice?	Lanco Federal Credit Union
What we do	
How does LANCO FCU protect my personal information?	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.
How does LANCO FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or Apply for a loan</li> <li>• Perform a transaction or Set up direct deposits</li> <li>• Open a new service</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Limited sharing can be requested by either the member or the joint owner.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Lanco FCU does not have affiliates</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>CUNA Mutual Group</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Lanco FCU does not employ joint marketing</i></li> </ul>