

**FACTS****WHAT DOES TREADWELL 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 employment information</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul>	
<b>How?</b>	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 reasons Treadwell Credit Union chooses to share; and whether You can limit this sharing.	
Reasons We can share Your personal information	Does the 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>	YES	NO
<b>For Our affiliates' everyday business purposes</b> - information about Your transactions and experiences	YES	NO
<b>For Our affiliates' everyday business purposes</b> - information about Your creditworthiness	NO	<b>WE DON'T SHARE</b>
<b>For Our affiliates to market to You</b>	YES	YES
<b>For non-affiliates to market to You</b>	NO	<b>WE DON'T SHARE</b>
<b>Questions?</b>	Call Us at (937) 236-2562	
<b>To limit Our sharing</b>	<p>Call (800) 551-0044 – Our menu will prompt You through Your choices</p> <p><b>Please note:</b></p> <p>If You are a <i>new</i> member, We can begin sharing Your information 30 days 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>	

What We do	
<b>How does Treadwell Credit Union protect my personal information?</b>	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.
<b>How does Treadwell Credit Union collect my personal information?</b>	We collect Your personal information, for example, when You <ul style="list-style-type: none"> <li>open an account or give Us Your employment history</li> <li>pay Your bills or apply for a loan</li> <li>provide employment information</li> </ul> We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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 non-affiliates to market to You</li> </ul> State laws and individual companies may give You additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li><i>Our affiliates include financial service providers.</i></li> </ul>
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li><i>Treadwell Credit Union does not share with non-affiliates so they can market to You.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to You. <ul style="list-style-type: none"> <li><i>Our joint marketing partners include mortgage service providers and insurance companies.</i></li> </ul>



**ACCOUNTS INSURED UP TO \$500,000**



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.