

FACTS	WHAT DOES LOCKHEED FEDERAL CREDIT UNION (LFCU) 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?	<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 income</li> <li>▪ Account balances, payment history, and loan balances</li> <li>▪ Credit history, credit scores, employment information</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
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 reasons we choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does LFCU 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, report to credit bureaus, ATM networks, mortgage insurers, escrow and title companies, bill payment processors, consumer reporting agencies, check printers, data processing companies, CU Service Centers, other financial institution or entity that purchases your loan or account or if we sell or merge parts of our business, or companies that perform member service surveys.	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> - such as insurance products	Yes	No
<b>For our affiliate's everyday business purposes</b> – We do not share your information with our affiliate.	No	We don't share
<b>For nonaffiliates to market to you</b> -	No	We don't share
Questions?	Call 800 328-LFCU (5328) or visit us online at <a href="http://www.lfcu.com">www.lfcu.com</a> or stop by a local branch	



<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Lockheed Federal Credit Union (LFCU)</b>
<b>What we do</b>	
<b>How does Lockheed Federal 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 Lockheed Federal Credit Union collect my personal information?</b>	We collect your personal information, for example: <ul style="list-style-type: none"> <li>▪ When you open an account or deposit money</li> <li>▪ When you pay your bills or apply for a loan</li> <li>▪ When you use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus.
<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.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. We do not share your information with our affiliate.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Nonaffiliates may include companies that provide insurance products under a joint marketing agreement</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include insurance companies</li> </ul>
<b>Other Important Information</b>	
<p>We may change our privacy policy at any time and will let you know if we do as required by applicable law.</p> <p>California residents, please refer to Lockheed Federal Credit Union's Privacy Notice for residents of California.</p> <p>For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <a href="http://www.ftc.gov/idtheft">http://www.ftc.gov/idtheft</a>.</p>	