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FACTS WHAT DOES KEMBA 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?	<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"> • Social Security number • Payment history • Credit history • Credit card or other debt • Checking account information • Wire transfer instructions 	
How?	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 Kemba Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Kemba Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call our Member Service Department at (513) 762-5070 or (800) 825-3622 <p>Please note: 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> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free 1-800-825-3622 or go to www.kemba.com	

Who We Are	
Who is providing this notice?	Kemba Credit Union means the following institutions: Kemba Credit Union, Inc. and its Affiliates
What We Do	
How does Kemba Credit Union 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Kemba Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Give us your income information ● Give us your contact information ● Give us your wage statements ● Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. We access your contact list in the application in order to utilize the bill payment feature when adding or changing payees. We only store this information locally to use this feature, and do not share this information with external companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● Our affiliates include: <ul style="list-style-type: none"> ● Kemba Holdings, Inc. and its wholly owned subsidiaries including Kemba Insurance, LLC, Prime Valuation, LLC, and CU Mortgage Network, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● Nonaffiliates we share with can include but are not limited to: broker-dealers, nondepository investment and insurance services, and mailing and distribution services.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● Our joint marketing partners include nondepository investment and insurance services.
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Members. Our Privacy Policy for California Residents may be accessed via https://www.kemba.com/privacy-notices.html or by calling us toll-free at 1-800-825-3622. We will limit our sharing of personal information about you with our affiliates and non-affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Members/Customers.</p> <ul style="list-style-type: none"> ● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ● Additional information concerning our privacy policies can be found at www.kemba.com or call 1-800-825-3622. 	
Mobile application may require access to the contact list on your mobile device in order to facilitate certain features within the application including, but not limited to Bill Pay.	