

# PRIVACY POLICY



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## What does Lexington Postal Community Credit Union (LPCCU) 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 Income</li><li>• Account Balances and Payment History</li><li>• Credit History and Credit Scores</li></ul> <p>When you are no longer a member, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information, the reasons Lexington Postal Community Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does LPCCU 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	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> Information about your credit worthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For non-affiliates to market to you</b>	No	We Don't Share

## Who We Are

**Who is providing this notice?**

Lexington Postal Community Credit Union (LPCCU)

## What We Do

**How does LPCCU protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with the federal law. These measures include computer safeguards and secured files and buildings.

**How does LPCCU collect my personal information?**

We collect your personal information, for example, when you:

- Open An Account or Deposit Money
- Pay Your Bills or Apply For A Loan
- Use Your Debit or Credit Card

We also collect your personal information from others such as a 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 credit worthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies. LPCCU does not share with nonaffiliates so they can market to you.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies and credit card services providers.

## WHAT MEMBERS CAN DO TO HELP

LPCCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls or texts you explaining that it is on the behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. This information will need to be in writing to the credit union. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us. We are here to serve you!

### Other Important Information

For more information on our Privacy Policy, you may write us at:

Lexington Postal Community Credit Union  
124 Louie Place  
Lexington, KY 40511