

<b>FACTS</b>	WHAT DOES CREDIT UNION OF EMPORIA DO WITH YOUR PERSONAL INFORMATION?	<b>CREDIT UNION OF EMPORIA</b> 2711 West 15th Avenue Emporia, KS 66801
<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 <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
<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 Credit Union of Emporia chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Credit Union of Emporia 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 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 creditworthiness	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

<b>Questions?</b>	Call Credit Union of Emporia at (620) 342-0491 or go to <a href="http://www.cuofe.org">www.cuofe.org</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Credit Union of Emporia</b>
<b>What we do</b>	
<b>How does Credit Union of Emporia 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. We have established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you.
<b>How does Credit Union of Emporia collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or make deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ Credit Union of Emporia has no affiliate.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ The Credit Union does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include mortgage companies, insurance companies and direct marketing companies.</li> </ul>