



## FACTS

### WHAT DOES CRANE 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 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 consumer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumer's personal information; the reasons Crane Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Crane 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> Information about your transactions and experiences	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> Information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates' everyday business purposes-</b> Account Information for Visa® Account Updater	<b>Yes</b>	<b>Yes. You can opt-out by calling 1-800-692-3274</b>

<b>Questions?</b>	Call 1-800-692-3274 or go to <a href="http://www.cranecu.org">www.cranecu.org</a>
-------------------	---

Who we are	
Who is providing this notice?	Crane Credit Union

What we do	
How does Crane Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>All employees sign confidentiality agreements.</p>
How does Crane Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> <li>• We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</li> </ul>
Why can't I limit all sharing?	<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>

Definitions	
<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>• <i>Crane Credit Union has no affiliates.</i></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>• <i>Crane Credit Union does not share with non-affiliates so they can market to you.</i></li> <li>• <i>Crane Credit Union is required by Visa to share account information for their everyday business purposes- Visa® Account Updater</i></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>• <i>Our joint marketing partners include insurance companies and investment services providers.</i></li> </ul>

Other important Information
For more information on our Privacy Policy, please contact your local branch.