

Our Privacy Pledge



FACTS	What does Lower Columbia Longshoremen's Federal Credit Union (LCLFCU) 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 (SSN) and Account Transactions • Account Balances and Payment History • Credit History, Credit Card and Other Debit information <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 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 LCLFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LCLFCU 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - Information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes - Information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	Yes	No

Questions? Call 1-888-337-4404 or go to www.lclfcu.org

Who We Are	
Who is providing this notice?	Lower Columbia Longshoremen’s Federal Credit Union 629 14th Ave Longview, WA 98632

What We Do	
How does LCLFCU 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. LCLFCU restricts access to your personal and account information to those employees who need to know that information.
How does LCLFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • LCLFCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • LCLFCU has sharing relationships with nonaffiliates that allow the Credit Union to provide financial services to you, such as credit and debit cards and check printing.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • LCLFCU may enter into joint marketing agreements to offer insurance products and services

Other Important Information	
E-Privacy At our website, www.lclfcu.org , you may apply for loans and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online and our Online Banking service relies on industry standard “Secure Sockets Layer” (SSL) encryption to secure your transaction information and communication. Generally, our e-mails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address, and/or phone number, it will be obtained using a secure (SSL) e-mail form.	