

Privacy Policy DISCLOSURE



2182 Lakeshore Drive
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(800) 330-6499
www.lakeshorefcu.com

FACTS WHAT DOES LAKESHORE FEDERAL 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 Lakeshore Federal Credit Union's Privacy Policy.

At Lakeshore Federal Credit Union, we respect the privacy of our members and are committed to protecting the privacy of each members' financial records consistent with state and federal laws. We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy.

What? The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

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 Lakeshore Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeshore Federal 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	No
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share
For affiliates' and nonaffiliates to market to you -	No	We don't share

Questions? Call (231) 755-1202 or (800) 330-6499 or visit us online at www.lakeshorefcu.com

Who we are	
Who is providing this notice?	Lakeshore Federal Credit Union
What we do	
How does Lakeshore Federal 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.
How does Lakeshore Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any credit union service • You visit our website, provide us information on any online application or transaction, or information you send to us by email
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Lakeshore Federal Credit Union has affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Lakeshore Federal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.
Joint marketing	A formal agreement between Lakeshore Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> • Cuna Mutual Insurance Group
To limit our sharing	Call us at 1-800-330-6499 to opt out of our marketing offers or send your written request to Lakeshore Federal Credit Union, Attn: Privacy Notice, 2182 Lakeshore Dr., Muskegon, MI 49441. Please Note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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.