

PRIVACY POLICY

We will partner only with businesses that follow strict confidentiality requirements acceptable to the Credit Union and by law. The businesses we select will offer products designed to enhance your economic well being. Under no circumstances will we authorize these firms to charge your accounts without your expressed consent, and we will not sell your information to telemarketing firms. Your account numbers will not be disclosed.

It is important the information we maintain about you is accurate and complete. If you see any information in your monthly/quarterly statements that suggests our information is incomplete or inaccurate, please write to P.O. Box 15950, Lenexa, KS 66285-5950 or contact us at the numbers listed on the front so we can update this information.

Protect Your Privacy Tips

We recognize the importance of our responsibility in protecting your privacy. To assist you, we are providing the following tips:

- Use extreme caution, when disclosing your account number(s), social security number, etc., to others.
- If someone calls you and explains that the call is on behalf of the Credit Union and asks for your account number, you should NOT disclose it. Our employees have access to your information and will not need to ask.
- Keep all account numbers, card numbers, passwords and Personal Identification Numbers (PINs) in a protected place and separate from the card it offers access to (i.e., ATM, credit card or debit card). If the card is lost or stolen, the PIN could provide access to your card.
- Maintain current information with the Credit Union (i.e., address and phone number). In case of fraudulent activity, this enables us to contact you immediately.

If you have comments or questions regarding this privacy disclosure, please contact the Credit Union.

P.O. Box 15950, Lenexa, KS 66285-5950
800.892.7957



Protecting your personal information and using it in a manner consistent with your expectations is a high priority for anyone associated with the Credit Union. We maintain physical, electronic and procedural safeguards to protect member information. We are required by law to provide you with a copy of our privacy policy at the time you become a member or prior to your sharing of non-public personal information with us and each year to explain how we collect, use, and safeguard your personal financial information, therefore, we provide the following privacy disclosure:

Information Collected and Disclosed About You

We may collect nonpublic personal information about you from the following sources:

- Information that identifies you such as name, address, telephone number and social security number.
- Information we received from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions
- Information obtained from your computer access to our website

We may disclose non-public personal information as permitted by law. We do not disclose non-public personal information about former members beyond the point at which membership terminates except as permitted by law. We may disclose non-public personal information for purposes of processing, servicing and recording transactions; with member's consent; to protect the confidentiality of the credit union's records; to protect against fraud; to comply with state or federal law; to provide information to organizations involved in rating the credit union or assessing the credit union's standards; to consumer reporting agencies and to attorneys, accountants, auditors and regulators. We may disclose nonpublic personal information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

The categories of such companies to which we disclose the above referenced collected information include: Our affiliated Credit Union Service Organization(s), companies performing

outside mailing for marketing purposes with which we have a joint marketing agreement, companies offering products such as, life and term life insurance, accidental death and dismemberment insurance, hospital accident protection insurance, vision and dental insurance and long-term care insurance and wellness insurances, vehicle service agreements, guaranteed auto protection agreements. Also, companies offering personal brokerage services, online brokerage services, life insurance and annuities, trust services, privacy monitoring services, property and casualty insurance, real estate services as well as legal services contracts. All nonaffiliated companies that act on our behalf and receive Customer Information from us are contractually obligated to keep the information we provide to them confidential, and to use the Customer Information we share only to provide the services we ask them to perform.

Honoring Your Preferences

You may request that we not share information with non-affiliated third parties at any time. If you request that we not share information with third parties, we may still share information where permitted or required by law with our service providers and with other financial companies with whom we have joint marketing agreements.

You can tell us your preference by calling us toll-free at 1.800.892.7957 and talking to a member services representative or by writing us at P.O. Box 15950, Lenexa, KS 66285-5950.

We will honor your request as soon as is reasonably practicable. We will honor your preference until revoked by you in writing.

We will protect your personal information. The Credit Union will employ a security program to ensure the safety and confidentiality of your records, protect against anticipated threats or hazards to the security or integrity of such records, and protect against unauthorized access to or use of such records that could result in substantial harm or inconvenience to you. Further, we restrict access of nonpublic personal information about you to those employees who need to know that information to provide products and services to you.

We will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when requested to do so by the government, or when we partner with businesses to offer a broader array of products and services.