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 480.967.9475

<b>FACTS</b>		<b>WHAT DOES LANDINGS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: -Social Security number and income -account balances and payment history -credit history and employment information		
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Landings Credit Union chooses to share; and whether you can limit this sharing.		
<b>Reasons we can share your personal information</b>	<b>Does Landings Credit Union share?</b>	<b>Can you limit this sharing?</b>	
<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	Yes	
<b>For joint marketing with other financial companies</b>	Yes	Yes	
<b>For our affiliates' everyday business purposes-</b> information about your transaction and experiences	Yes	Yes	
<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>	Yes	Yes	
<b>For nonaffiliates to market to you</b>	No	We don't share	
<b>To limit our Sharing</b>	<ul style="list-style-type: none"> <li>- Call 480.967.9475 or 800.851.7749 – our menu will prompt you through your choice(s) or</li> <li>- Visit us online: <a href="http://landingscu.org">landingscu.org</a> or</li> <li>- By email: <a href="mailto:info@landingscu.org">info@landingscu.org</a></li> </ul> <p><b>Please note:</b>            If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.            However, you can contact us at any time to limit our sharing</p>		
<b>Questions?</b>	Call 480.967.9475 or 800.851.7749 or go to <a href="http://landingscu.org">landingscu.org</a>		

<b>Who we are</b>	
<b>Who is providing this notice</b>	Landings Credit Union
<b>What we do</b>	
<b>How does Landings Credit Union 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.
<b>How does Landings Credit Union collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>- Open an account or Apply for a loan</li> <li>- Pay your bills or Provide your employment information or employment history.</li> <li>- Provide your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>-Financial Planning and Investment Services</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>-We do not share information with non-affiliated companies</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>-Insurance Companies</i> <i>-Direct Marketing Companies</i>

## **Other important information**

### **Do you Collect Information on My Children?**

Yes. However, we respect the privacy of children and do not collect any more information than necessary to enable them to participate in the activities we offer at our website. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site. The information that we collect from children is used:

- To fulfill a requested transaction

We will obtain parental consent before collecting information on your child, and you can review the information we have collected from your child online; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us by mail, email or phone.

The Children's Online Privacy Protection Act is the federal law governing child on-line privacy; it protects children under age 13. For more information on COPPA, visit <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>.