

WHAT DOES SOUTHWEST LOUISIANA CREDIT UNION (SWLACU) DO WITH YOUR PERSONAL INFORMATION?

- WHY WE SHARE** 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 WE SHARE** 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, credit history, credit scores, employment history, income and transaction or loss history. When you are no longer our customer, we will continue to share your information as described in this notice.
- HOW WE SHARE** 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 Southwest Louisiana Credit Union chooses to share and where you can limit this sharing.

REASONS TO SHARE YOUR PERSONAL INFORMATION	DOES SWLACU 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 to respond 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: such as information about your transactions, customer experiences and credit worthiness.	NO	WE DON’T SHARE
For nonaffiliates to market to you.	NO	WE DON’T SHARE

- HOW DOES SWLACU PROTECT MY PERSONAL INFORMATION?** To protect your personal information from unauthorized access and use, we use security measures—like computer safeguards and secured files and buildings—that comply with federal law.
- HOW DOES SWLACU COLLECT MY PERSONAL INFORMATION?** We collect your personal information—for example—when you open an account, apply for a loan, show your government-issued ID, give us your income information or provide employment information. We also collect your personal information from credit bureaus, affiliates or other companies.
- WHY CAN’T I LIMIT ALL SHARING?** Federal law gives you the right to only limit sharing for affiliates’ everyday business purposes, information about your creditworthiness, affiliates from using your information to market to you and sharing for nonaffiliates to market to you. State law and individual companies may give you additional rights to limit sharing.

DEFINITIONS

- AFFILIATES** Companies related by common ownership or control. They can be financial and nonfinancial companies. SWLACU has no affiliates.
- NONAFFILIATES** Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates SWLACU can share with include insurance companies, securities broker-dealers, governmental agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers and direct marketing companies.
- JOINT MARKETING** A formal agreement between affiliated financial companies that together market financial products or services to you. SWLACU’s marketing partners include CUNA Mutual Group’s MEMBERCONNECT.