

CENTRAL KANSAS EDUCATION CREDIT UNION

1101 S. OHIO ST. SUITE D

Salina, KS 67401

785-827-7349 Fax: 785-823-2859

FACTS	WHAT DOES THE CENTRAL KANSAS EDUCATION 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 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 and Income • Account balances and Payment History • Credit history and Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons the Central Kansas Education Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the 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	N/A	N/A
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 our affiliate to market to you	N/A	N/A
For nonaffiliated to market to you	YES	YES

QUESTIONS?	CALL 785-827-7349
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WHO WE ARE	
Who is providing this notice?	Central Kansas Education Credit Union (CKECU)
WHAT WE DO	
How does the CKECU 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 the CKECU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ol style="list-style-type: none"> 1. Open an account 2. Apply for a loan 3. Withdraw funds 4. Deposit money 5. Make a payment <p>We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ol style="list-style-type: none"> 1. Sharing for affiliates' everyday business purposes-information about your creditworthiness 2. Affiliates from using our information to market to you 3. Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners includes CUNA Mutual Insurance Society for Life, Home, and Auto Insurance.</i>
OTHER IMPORTANT INFORMATION ABOUT CREDIT REPORTING	
We may report information about your account(s) to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.	