

FACTS

WHAT DOES KONE EMPLOYEES' 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? 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, Name and address**
- **Account Balances and payment history**
- **Credit History and credit scores**

When you are no longer our member, we continue to share your information 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 KONE Employees' Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KONE ECU 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	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call **309-736-6461**

Who we are	
Who is providing this notice?	KONE Employees' Credit Union
What we do	
How does KONE Employees' CU 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. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does KONE Employees' CU 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 • use credit or debit card or pay your bills • make deposits to or withdrawals from your account We also collect personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • KONE Employees' Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • KONE Employees' Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our partners include: Insurance Companies

Other important information	
Opt-Out Form	Do not share my personal information with other financial institutions to jointly market to me.
If you have a joint account, your choice(s) will apply to everyone on your account.	Name: _____ Acct No: _____
	Street Address: _____
	City, ST, Zip: _____
	Mail to: KONE Employees' Credit Union, 4502 27th Street Suite K, Moline, IL 61265 OR Fax to: 309-757-0037. <small>(Please do NOT email. Email is not a secure form of communication, so you should never include your account number in an email.)</small>