

CATHOLICS UNITED CREDIT UNION

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Definitions:

We, our, and us, when used in this notice, mean Catholics United Credit Union. When we use the words 'you' and 'your' we mean our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n): *Share account *Loan account or *Former members

Nonpublic personal Information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term '*information*' to mean non public personal information as defined in this section.

An affiliate is a company we own or control

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an other *party*'

Opt out means a choice you can make to prevent certain sharing of information.

We will tell you the sources of the Information we collect about you. We will tell you what measures we take to secure that information. We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- *Information you give us on applications or other forms.
 - *Information about your transactions with us.
 - *Information about your transactions with other parties.*
- Information from a consumer reporting agency. *Information we receive as a result of verifying customer information.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF

YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are

the kinds of information and the source of that Information:

- Transaction and experience information from our account records: *Information about your transactions and experience with us, such as: *Name *Address *Account balances * Account activity * Types of accounts * Parties to the transaction * Payment history * Deposit history

Federal law allows us to disclose the Information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Other information not taken from transactions and experience: *

Information you give us on an application or other forms, such as: * Social Security Number * Assets * Income * Birth date

You may opt out of the disclosure of the Information listed above.

Types of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
- Securities broker-dealers
- Insurance agents

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER MEMBERS

We have the same policy about disclosing Information about former members as we do about current members.

AUTHORIZED SHARING - OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as:
- Name
- Address

You do not have a right to opt out of the disclosure of this information.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
- Marketing agency

AUTHORIZED SHARING. JOINT MARKETING

We may disclose the following Information to other financial institutions with whom we have joint marketing

- Agreements:
- Information you give us on an application or other forms, such as:
- Name
- Address
- Birth date

You do not have a right to opt out of the disclosure of this information.

State Limitations

We will not share this information about members who reside in the following state(s):

- Alaska, Alabama, Idaho

We will not share any information derived from share relationships with us about members who reside in the following state(s):

- Mississippi
- New Jersey

Types of Businesses

We may disclose information pursuant to joint marketing agreements to the following types of businesses:

- Financial service providers, such as Insurance agents

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information. We have explained the kinds of information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the information. If you prefer that we do not disclose information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law). Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates. If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out,

no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service. If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form. If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box below and returning this form to us at this address:

Catholics United Credit Union

612 S. Maple

S. Hutchinson, Kansas 67505

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Affiliates. We are permitted to disclose information about our transactions or experiences with you to affiliates. You do not have the right to opt out of the disclosure of this particular type of information. We may also disclose *other* information to our affiliates (that is, information beyond our transactions and experiences with you), unless you tell us to not disclose this *other* information. Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates. If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service. If you previously sent us a opt out notice, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by completing this opt out notice and returning it to us at this address:

Catholics United Credit Union

612 S. Maple

So. Hutchinson, Kansas 67505

Do not share my information, other than information relating to your transactions and experiences with me with your affiliates.

Name/Address

SS Number

All Account Numbers

Signature

Date