

FACTS	WHAT DOES INTEGRITY FEDERAL 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: <ul style="list-style-type: none"> • Social Security number and Credit Scores • Account Balances and Overdraft History • Payment History and Credit Card or Other Debt 	
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 Integrity Federal Credit Union chooses to share;	
Reasons we can share your personal information	Does Integrity Federal 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	NO	NO
For our affiliates' everyday business purposes Information about your transactions and experiences	NO	NO
For our affiliates' to market to you	YES	YES
For nonaffiliates to market to you	NO	NO
QUESTIONS?	Call 330-825-2455 or go to www.integrityfcu.org	

WHO ARE WE?	
Who is providing this notice?	Integrity Federal Credit Union
WHAT DO WE DO?	
How does IFCU 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 IFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Apply for financing or give us your contact information • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes – information about your creditworthiness • Affiliates from using your information to market you • Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • None
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include insurance companies, service providers, and mortgage 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"> • None

Other important information: If you terminate your membership with IFCU we will not share information we have collected about you except as permitted by law. IFCU trains our employees on the importance of maintaining confidentiality and member privacy.