

## FACTS

### WHAT DOES U.P. CONNECTION 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 depends on the product or service you have with us. This information can include:

- Social security number and income
- Account balances and credit history
- Payment history and credit scores

#### 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 U.P. Connection chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.P. Connection share?	Can you limit this sharing?
<b>For our everyday business purposes.</b> such as to process your transactions, maintain your account, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes.</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes.</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes.</b> information about your credit worthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	Yes	Yes

#### To Limit Our Sharing

Call **402-391-5838** or toll free **888-302-9776**

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent out this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call **402-391-5838** or go to **www.upconnection.org**

## What we do:

**How does U.P. Connection 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 U.P. Connection collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit sharing?**

Federal law gives you the right to limit only:

- Sharing for affiliates<sup>q</sup>everyday business purposes-information about your credit worthiness.
- Affiliates from using your information to market to you.
- Sharing for non-affiliates to market you.

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

## Definitions:

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

***U.P. Connection has no affiliates.***

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

***Non-affiliates we share with can include insurance companies.***

**Joint marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

***U.P. Connection doesn't jointly market.***